FinancialMappers® Pro

Masterclass

Wealth Tracker Performance Review

Please Note: Information in all Masterclass Documents is intended to assist the Financial Adviser and Paraplanners to get maximum benefit from Financial Mappers and its many features. This information should not be considered as giving Financial Advice or advice you should pass on to your clients.

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Table of Contents

INTRODUCTION 4

HOW DO YOU CREATE A WEALTH TRACKER REPORT? 6

DATA ENTRY FOR ACTUALS 10

Set up for Data Entry 10

Data Entry 12

Selecting the Years for Wealth Tracker 13

Special Rule on Use of Overdraft & Cash Accounts 14

Comments for SmartPanels 15

SMARTPANELS 18

Compare Actuals - Investments 19

Compare Actuals - Home 20

Compare Actuals - Superannuation 21

Compare Actuals - Net Investments and Superannuation 22

Compare Actuals - Managed Investments & Superannuation 23

Compare Actuals Net Worth 24

Net Worth Alt 1 *** 25

Compare Actuals – Property *** 26

Compare Actuals – Net Cash & Interest Earn Accounts *** 27

Compare Actuals – Net Shares & Managed Funds *** 27

Compare Actuals – Net Investment Properties *** 28

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Compare Actuals – Total Superannuation * 28**

Compare Actuals – Net Investments * 29**

SOA Editor Panel – Wealth Tracker Summary 30

CREATING BASELINE PLANS FOR FUTURE COMPARISON 31

Financial Position at the start of 2015 31

Waters 2015 (Client Plan) 32

Waters 2015 (Adviser Plan) 34

Report: Comparison of Two Plans – after 20-years 35

***Wealth Tracker Actuals - Waters* 36**

Report Templates 38

Important Information 39

Investments 40

Home Ownership 40

Superannuation 40

Net Investments and Superannuation 41

Managed Investments and Superannuation 41

Net Worth 41

Wealth Tracker Summary 42

Changing Length of Plan for Report 44

Other Template Reports 45

Wealth Tracker Performance Review (Short Version) 45

Wealth Tracker Performance Review (Investments) 45

TECHNICAL INFORMATION 46

OTHER PLAN EXAMPLES 48

Jack & Betty Paulson – Saving for a Home 48

Financial Position at Start of 2015 48

Paulson 2015 (Client Plan) 48

Paulson 2015 (Adviser Plan) 49

Report Comparison of Two Plans 50

Wealth Tracker - Actuals 52

Wealth Tracker – SmartPanels 53

John Watson – Preparing for Retirement 57

Financial Position at Start of 2015 57

Watson 2015 (Client Plan) 57

Watson 2015 (Adviser Plan) 58

Report Comparison of Two Plans 60

Wealth Tracker- Actuals 60

Wealth Tracker SmartPanels 62

CONTACT 65

Introduction

The ***Wealth Tracker Performance Review*** grew out of a need for advisers to provide more than forwarding projections. They wanted to demonstrate the value they add with their advice. There are some things advisers, can't influence much such as investment in real estate. They can, however, with both home and investment property loans add value by recommending sound debt management practices.

Where the adviser is being paid to advise on the selection and management of Shares, Managed Funds, or Superannuation, the adviser needs to demonstrate the value they have added. It may also be that the client is trying to manage these investments themselves and the review may indicate that they are not doing it very well. In which case, they may see an advantage in your providing more advice in these two areas.

The value the ***Wealth Tracker*** adds is that each year, the adviser can the client's **Actuals** to compare with the **Projected** results. More importantly, these results can be notated with each year with **Comments**.

Over time, the report will contain a valuable resource showing how the client's actual results compared with projected results.

Imagine a client comes in for their Annual Review, looks at the report, and asks why in one year, the estimated results were not achieved. You can quickly display the Comment for that year which may say something like:

- That was the year, you withdraw $100,000 from your investments to purchase a caravan, thus the outcome will be less.
- That was the year when you were sick and were only able to save $10,000 instead of the recommended $20,000.
- That was the year of COVID-19, which affected all asset values and no one could be prepared for such an event.
- Forward projections are based on averages. However, in the real market, asset values are likely to fluctuate around that average. Sometimes they will be higher and at other times lower.

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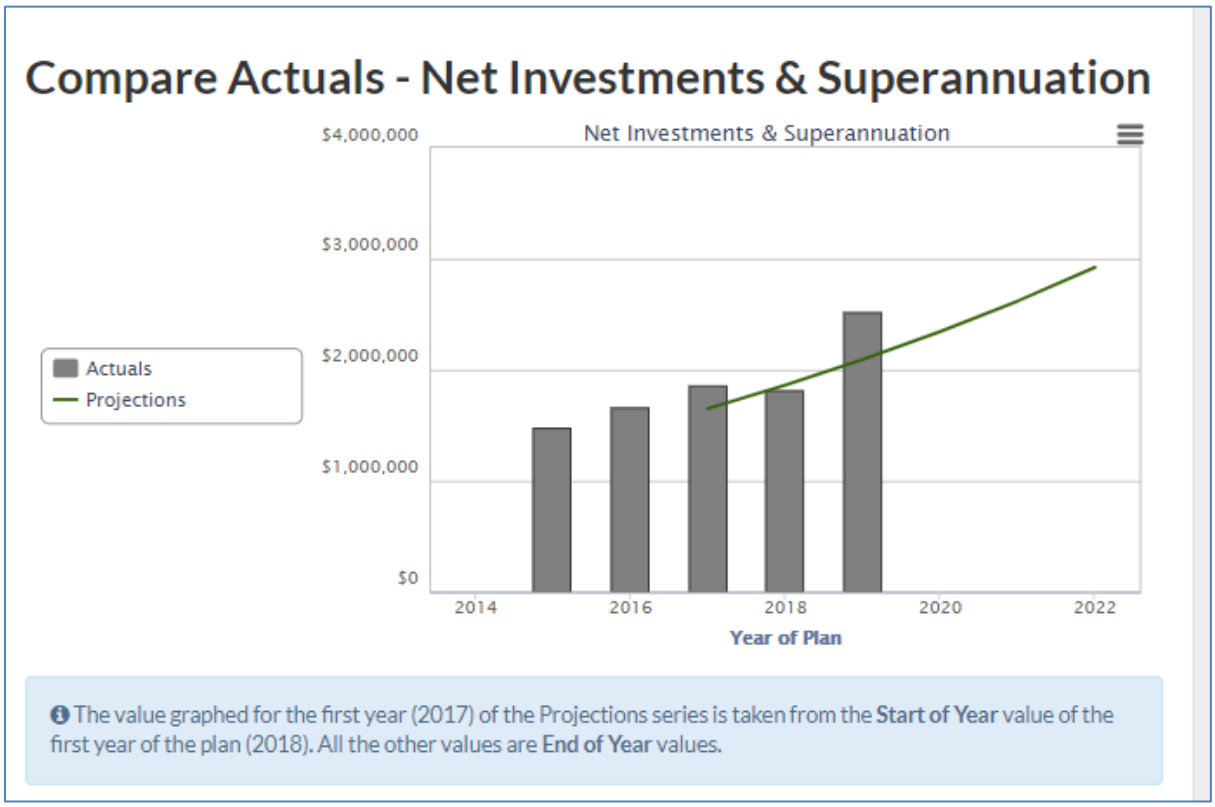
Where **Actuals** for a time, before the plan has been made, all the **Actuals** will be displayed, but the **Projections** will commence in the first year of the plan. This is an example of a **Waters Plan,** created in the **Year 2018**.



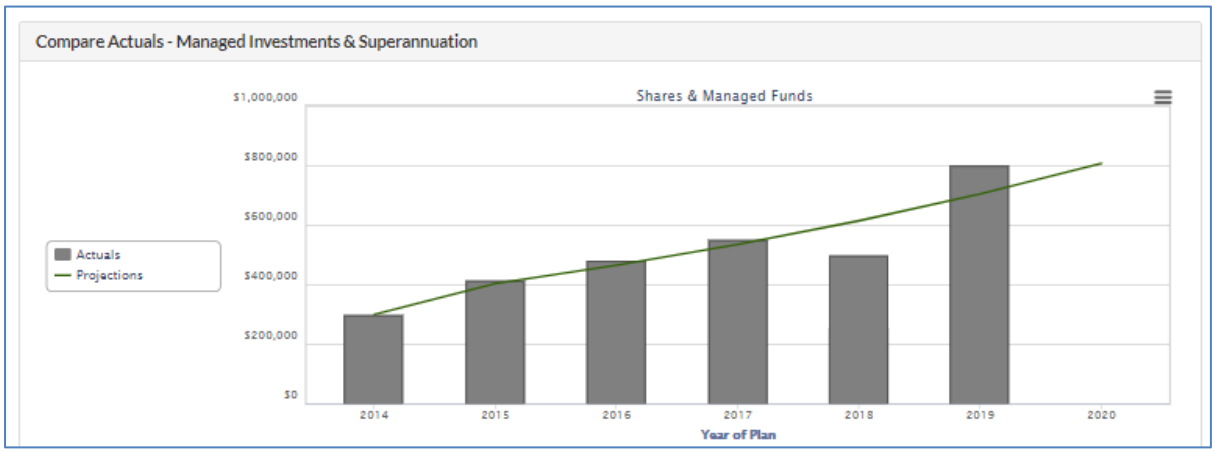
On the ***Financial Mappers*** website –***eREVIEW***, an example of the Template Report **Wealth Tracker Performance Review** has been uploaded for the plan *Waters 2015 (Adviser Plan)*, in the section Featured Reports.

How do you create a Wealth Tracker Report?

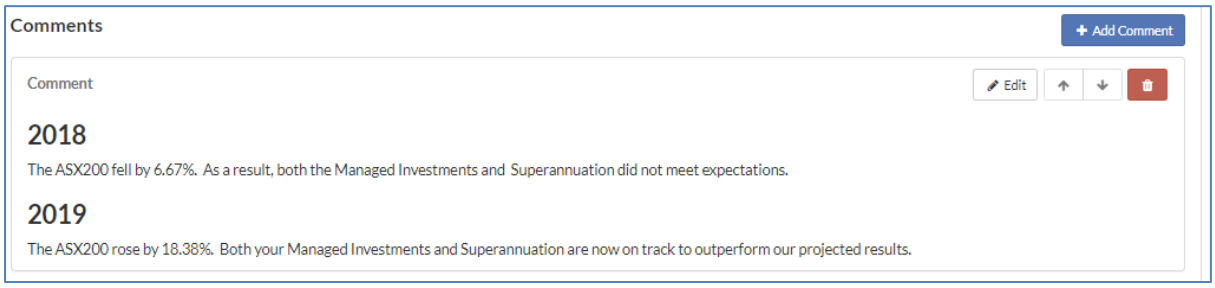
Financial Mappers has created a set of SmartPanels.

The SmartPanel graphs, display the **Actuals** as grey columns with a line overlaid showing the **Projections**. The graphs will display information where both the actuals are available and the calendar years can be matched.

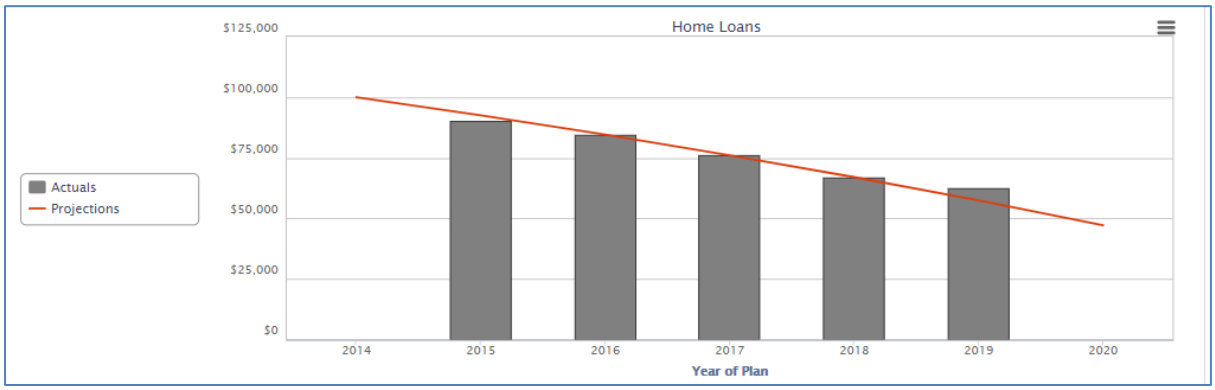
In this example, the adviser actively manages the client's Shares and/or Managed Funds can demonstrate that he has been able to achieve much higher results have what had been projected.



The comment made for this the SmartPanel, ***Managed Investments & Superannuation*** was:



This is an example, where the Projections are based on the client making additional payments of $365 a month ($4,380 annually) for the Home Loan, but failed to make those payments in 2019, due to a medical emergency to which those funds were used..



To maintain a record, of the client's failure to follow your advice is included in the ***Comments***, for the SmartPanel, **Home**.

Comments

2019

We had recommended that additional home loan payments of $365 a month be made so that the loan could be repaid by year 6. However, I understand, you had a medical emergency and were unable to make those additional payments. We projected that these additional payments would reduce the time to repay the loan by 10 years, saving you $30,371 in interest costs. If you are able to resume the additional payments next year, we predict, that your loan will take an extra 6-months to repay, and the savings in interest will be $29,172.

To view the results, you must upload the Plan you want to compare **Actuals** and **Projections**. These are the SmartPanels

- Investments
- Home
- Superannuation
- Net Investments and Superannuation
- Managed Investments & Superannuation
- Net Worth
- Summary (Refer SOA chevron)

Note:

- The SmartPanels refer to Superannuation only and will not include any Annuities.
- Managed Investments refer to all Managed Funds and Shares. This category has been included for advisers who manage these types of investments for their clients and want to demonstrate the value they add.

These SmartPanels can be included in any report that you create. You may find value in including this information in your Record of Advice (RoA)

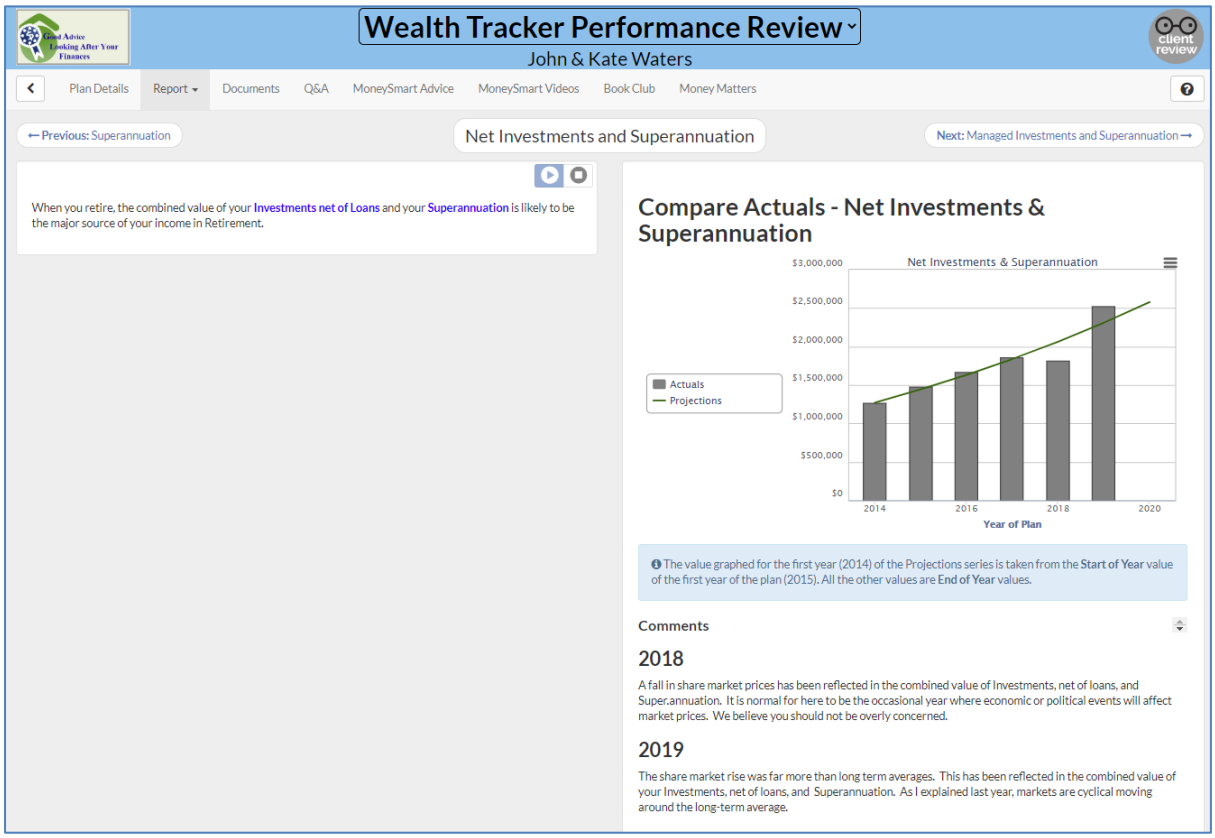
However, it is more likely that you will create a Report specifically to display the information in those SmartPanels, together with a Summary for the specific plan. The Summary is a SmartPanel in the SOA editor.

To get you started, Financial Mappers has created three ***Template Reports.*** You can make a copy of these reports and then modify the title, text, or selection of SmartPanels. Details are provided in the section ***Report Template***. These are the three reports:

- Wealth Tracker Performance Review
- Wealth Tracker Performance Review (Short Version)
- Wealth Tracker Performance Review (Investments)

These reports can be uploaded to your ***Client Review*** chevron to discuss during a meeting and if you want you can then share the link with your client so that they may review the information when they return home.

On the website Financial Mappers, eREVIEW, examples are provided for client John Waters.



Data Entry for Actuals

Set up for Data Entry

The data is entered from the ***Starting Position***, where you choose the TAB, **Wealth Tracker**.

On initial entry to the screen, no years are present. When you select the TAB, **+ Add Year**, the year 2020 will be added.

The current year should later be deleted because you will not have any values until the end of this year.

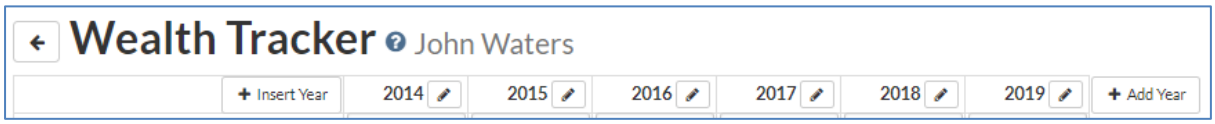
Some advisers may want to enter data in their system from previous years. Simply select the TAB, **+ Insert Year**. (Note Year 2020 has now been deleted). In this example, 5-years of past Actuals from 2015 to 2019 have been added.

WARNING: Special Rule

You should add the year before actuals commence, as this allows the projections to commence from the **Start of Plan**, where the **Start Year of the Plan** and the ***Actuals*** are the same, as in the **John Waters Plan (2015).**

In the column for 2014, you will enter the value of assets as at the **Start of 2015**. *(This value is the same as the Value at end of 2014.)* Values entered in the Wealth Tracker are values at the **End of the Year**. Values at the end of the year, are the same as the value at **Start of Year**, for the following year. So that you can demonstrate the rise in value for the

first year, you must enter values for 2014. In this case, it will be the client's assets at Start of Plan as this is the year, the client engaged the adviser's services.

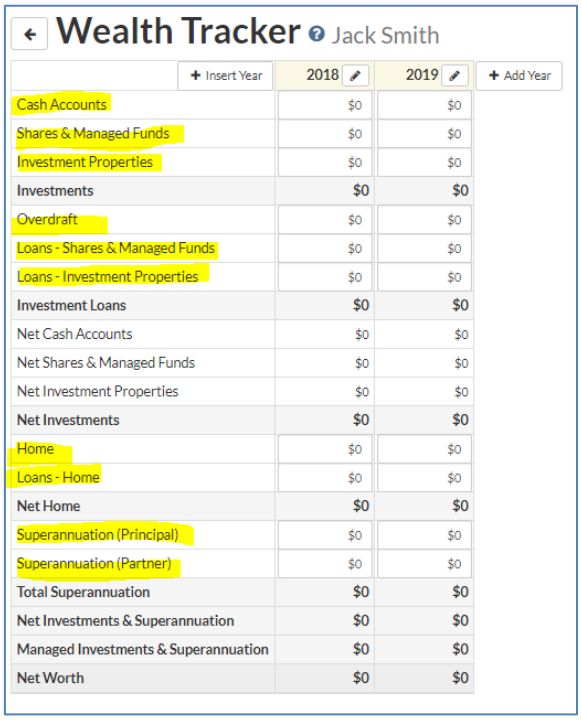


Data Entry

Each year, before your annual review, you will need to upload the following information in the TAB, **Wealth Tracker**:

- **Investments**
  - Cash Accounts (Transaction Account, Cash, TDs & Bonds, excluding any Overdraft Value in the Transaction Account)
  - Shares & Managed Funds
  - Investment Property
- **Investment Loans**
  - Overdraft (Transaction Account)
  - Investment Property
  - Shares & Managed Funds *(All loans are allocated to category Shares)*
- **Home**
  - Current Value of Home
  - Home Loan Balance
- **Superannuation**
  - Superannuation (Principal)
  - Superannuation (Partner)

From the entry of these 10-values, all other will be generated.



Wealth Tracker Jack Smith

+ Insert Year	2018	2019	+ Add Year
Cash Accounts	$0	$0	
Shares & Managed Funds	$0	$0	
Investment Properties	$0	$0	
Investments	$0	$0	
Overdraft	$0	$0	
Loans - Shares & Managed Funds	$0	$0	
Loans - Investment Properties	$0	$0	
Investment Loans	$0	$0	
Net Cash Accounts	$0	$0	
Net Shares & Managed Funds	$0	$0	
Net Investment Properties	$0	$0	
Net Investments	$0	$0	
Home	$0	$0	
Loans - Home	$0	$0	
Net Home	$0	$0	
Superannuation (Principal)	$0	$0	
Superannuation (Partner)	$0	$0	
Total Superannuation	$0	$0	
Net Investments & Superannuation	$0	$0	
Managed Investments & Superannuation	$0	$0	
Net Worth	$0	$0	

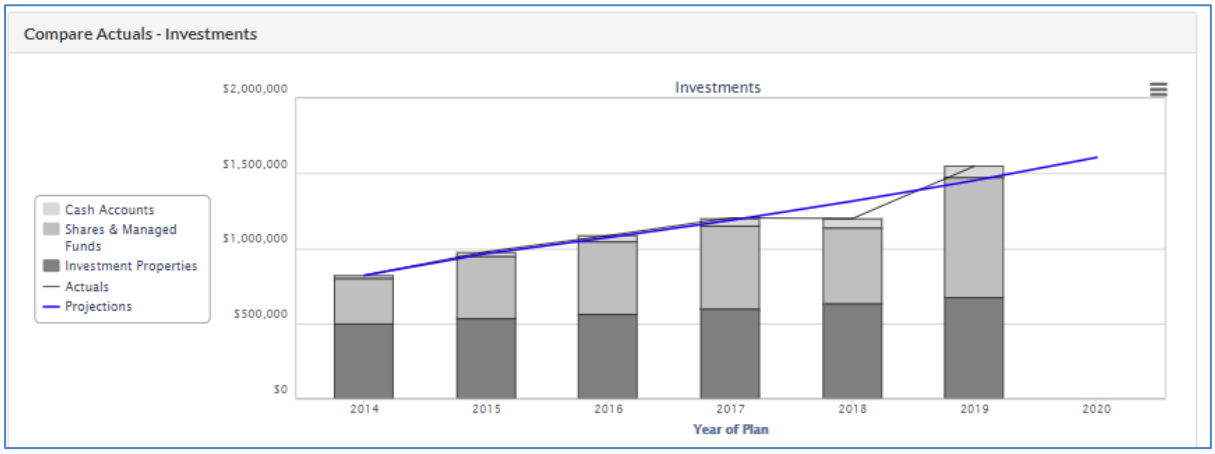
Note: There may be times when you want to take a screenshot of this information and use it in your Reports.

Selecting the Years for Wealth Tracker

Where the **Plan** and the **Actuals** commence in the same year, you need to enter the values of the client's year assets and liabilities at the start of the year in the Year 2014. The values for 2015, are the values at the **End of 2015**. This enables the demonstration of the change in value during the first year.

Wealth Tracker John Waters

+ Insert Year	2014	2015	2016	2017	2018	2019	+ Add Year
Cash Accounts	$20,000	$31,324	$42,611	$53,773	$64,709	$75,304	
Shares & Managed Funds	$300,000	$415,605	$479,304	$551,549	$500,000	$800,000	
Investment Properties	$500,000	$530,600	$563,073	$597,533	$634,102	$672,909	
Investments	$820,000	$977,529	$1,084,988	$1,202,855	$1,198,811	$1,548,213	



For each of the SmartPanels, **Comments** can be added. These should be updated each year. (*See section on Comments)*

The values graphed for the first year (2014) of the Projections series are taken from the **Start of Year** values of the first year of the plan (2015). All the other values are **End of Year** values.

Comments + Add Comment

Comment Edit

2018

This year, share market prices (asx200) fell 6.76%. This resulted in underperformance of your shares and superannuation this year.

The ABS reported a fall of 5.16% in Established Housing. We don't believe that this fall will have any significant effect for your long term property valuations. Therefore we did not change the valuations for any properties.

2019

There was a dramatic bounce-back of share market prices with a rise of 18.38% for the ASX200. This allowed your investments to recover and outperform projected results.

Nationally, Real Estate prices rose by 2.79% which is considerably less than the average 20-year Capital Growth (6.7%). We chose note to make any change in your property prices. We may consider next year, trying to get an information valuation of your properties to we if were are on track. You have indicated your plan is to keep you real estate long term and for this reason , you should not be concerned about the usual ups and does of the property cycle.

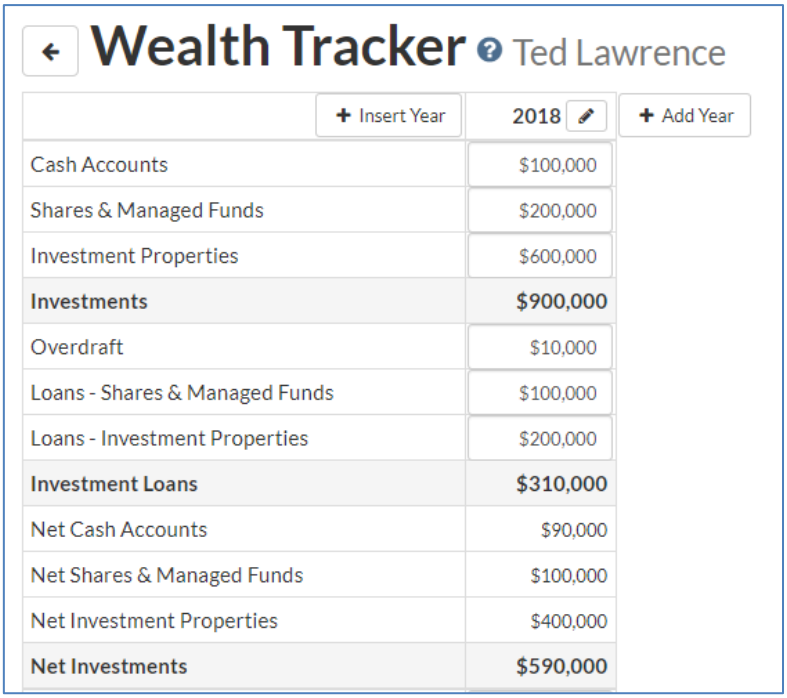
Special Rule on Use of Overdraft & Cash Accounts

The ***Transaction Account*** has an **Overdraft Facility**. It is recommended that all loans are assigned to their category of investment. That is either **Investment Property** or **Shares**. Note that funds borrowed for Shares can also be assigned to **Managed Funds**.

Where the ***Transaction Account*** is in **Overdraft Mode**, the overdraft amount should not be included in the total value of **Cash Accounts**. The value of Cash Accounts should be the combined value of:

- Transaction Account where the balance is positive
- Cash Accounts
- Term Deposits
- Bonds

The value of the **Overdraft** will be deducted from the value of the ***Cash Accounts***

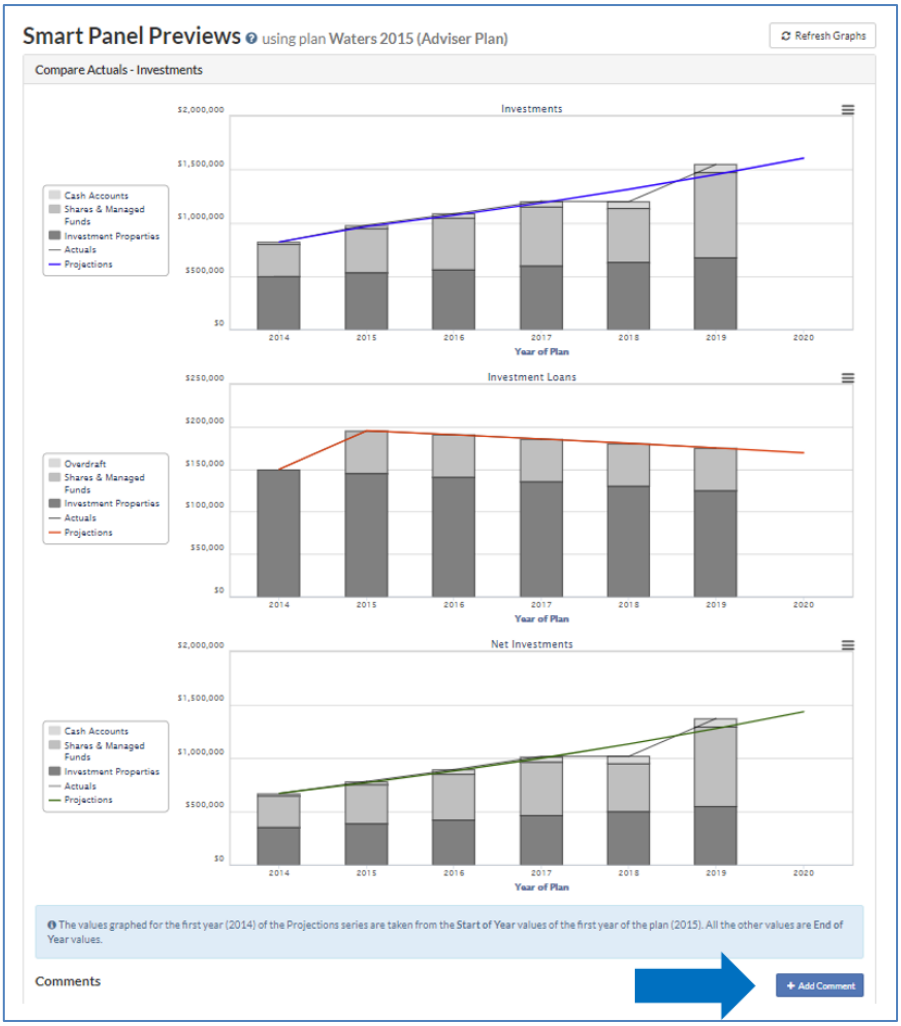


Wealth Tracker Ted Lawrence

+ Insert Year	2018	+ Add Year
Cash Accounts	$100,000	
Shares & Managed Funds	$200,000	
Investment Properties	$600,000	
Investments	**$900,000**	
Overdraft	$10,000	
Loans - Shares & Managed Funds	$100,000	
Loans - Investment Properties	$200,000	
Investment Loans	**$310,000**	
Net Cash Accounts	$90,000	
Net Shares & Managed Funds	$100,000	
Net Investment Properties	$400,000	
Net Investments	**$590,000**	

Comments for SmartPanels

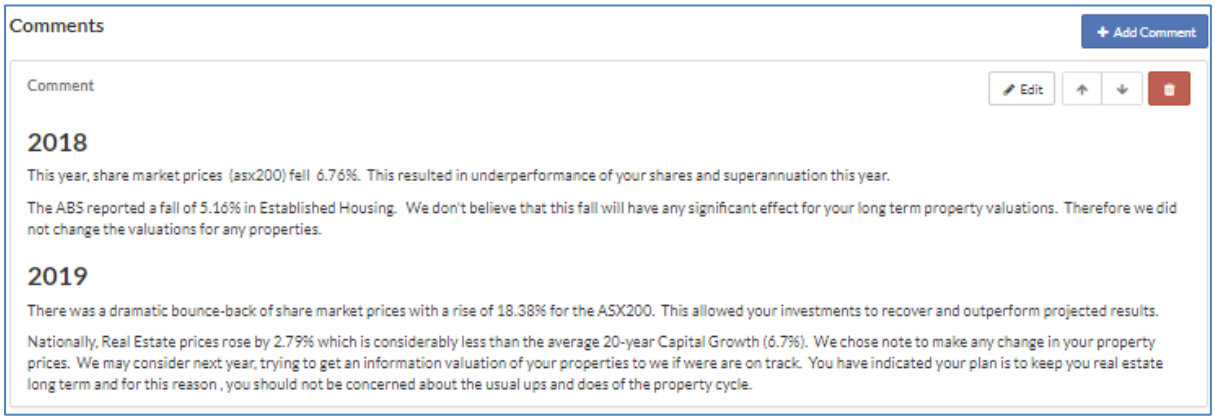
At the end of each ***SmartPanel*** you can add a **Comment**. The idea is that each year you will notate any unusual events which may have caused the **Actual Results** to differ considerably from the **Projected Results**. Care should be used to keep these **Comments** are brief and of a global nature. The Comments are attached to any plan being compared in the report ***Wealth Tracker Performance Review***.



The panel contains all the functionality of similar text panels in the software.

While you can have more than one Comment section for each SmartPanel, it is recommended that you restrict it to one Comment Box and add to that Comment section every year. (Note that in the example, I have just added comments for the years 2018 and 2019). Generally, one would not comment unless something out of the ordinary occurred, or the client failed to follow the recommended advice.

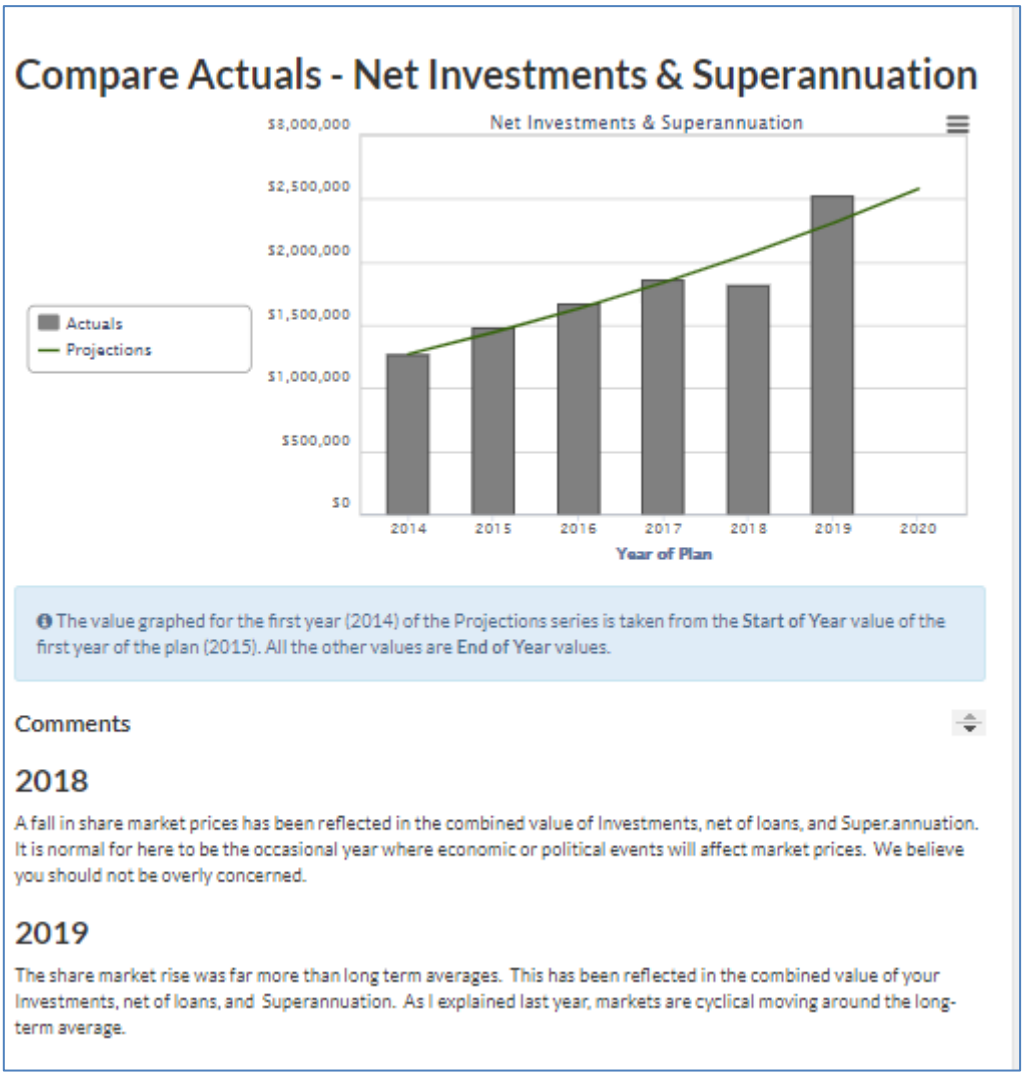
This is a sample of a ***Comment*** made for the **Investments SmartPanel**.



There may be some value in having two separate **Comment Boxes**:

1. Comments relating to the client's Actuals Vs Projections
2. Comments relating to the performance of the markets in each year, say
    a. Cash Rates
    b. ASX200
    c. ABS – Established Housing

In the report, ***Wealth Tracker Performance Review***, which has been uploaded to the **Client Review**, the following is displayed.



SmartPanels

Each SmartPanel will comprise of a set of graphs. The number will depend on the particular information to be displayed. Adviser Comments which are added at the time of uploading new Actuals are included in the SmartPanels.
For these examples, I am using the plan, Waters 2015 (Adviser Plan). The length of the plan has been reduced from 20-years so that only one year of **Projections** are displayed after the last known **Actual**, 2019.

In this example, the **Actuals** nominated demonstrate the following in the last two years:

- In 2018, equities fell by 6.76% and real estate fell by 5.16%
- In 2019, equities rose by 18.38% and real estate rose by 2.79%.
- The projected capital growth for both equities and real estate is 6.12%.

It was decided, for demonstration, to use an exaggerated fall and rise of share prices only in the last two years. This is the Historical Data used in the software:

Back EDIT HISTORICAL DATA : AUSTRALIAN HISTORICAL DATA

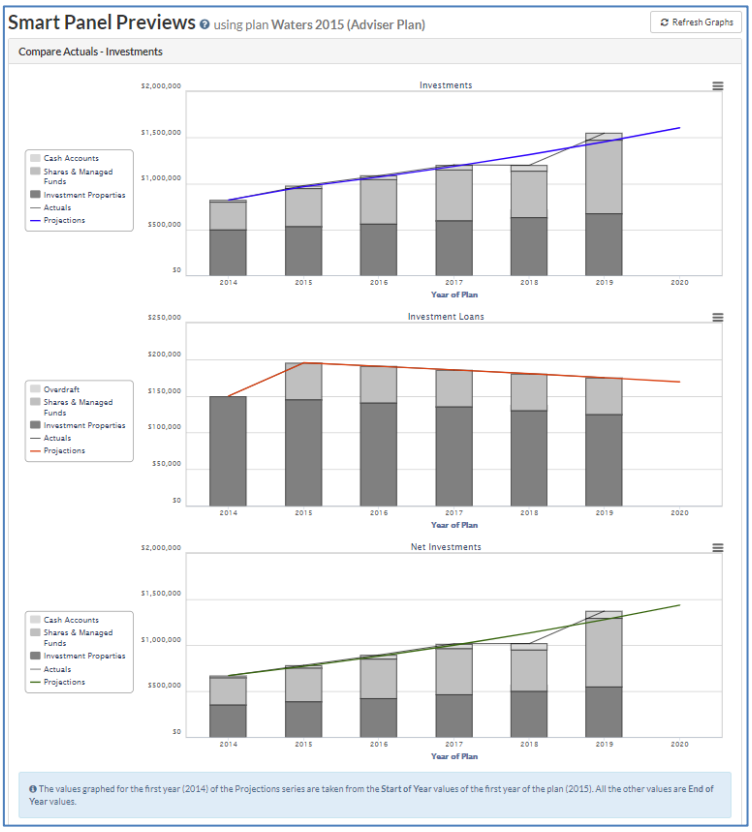
HISTORICAL RATES
2000 - 2004
2005 - 2009
2010 - 2014
2015 - 2019

	2015	2016	2017	2018	2019
Inflation (Average)	1.69%	1.48%	1.91%	1.78%	1.84%
Cash (90 Day BB + 1%)	3.26%	2.99%	2.74%	3.00%	2.51%
Term Deposit (180 Days)	2.33%	2.16%	1.92%	2.12%	1.59%
Bonds (5 years)	2.15%	2.16%	2.19%	2.32%	1.18%
Shares Dividend	5.44%	4.51%	4.20%	4.21%	5.02%
Shares Capital Growth	-2.13%	6.99%	6.87%	-6.76%	18.38%
Managed Funds Dividend	4.53%	4.10%	3.93%	3.93%	4.21%
Managed Funds Capital Growth	3.84%	7.93%	6.01%	-5.96%	10.59%
Pension Fund (Income & Cap Growth)	7.42%	11.77%	9.91%	1.69%	15.73%
Property Gross Income (N/A 5%)	5.00%	5.00%	5.00%	5.00%	5.00%
Property Capital Growth	9.81%	8.86%	5.15%	-5.16%	2.79%
Home Loan	5.58%	5.42%	5.24%	5.25%	5.10%
Investment Property Loan	6.08%	5.92%	5.74%	5.75%	5.60%
Share Portfolio Loan	6.58%	6.42%	6.24%	6.25%	6.10%
Personal Loan	8.58%	8.42%	8.24%	8.25%	8.10%

We are adding new SmartPanels has people request them, These additional SmartPanels are not included in any of the reports.

The SmartPanels not included in the Template Report, ***Wealth Tracker Performance Review***, and are marked with ***. Some of these panels are included in other versions.

Compare Actuals - Investments



For each graph, the categories will be displayed as shades of grey. There will be three graphs:

- **Investments**
  - Cash Accounts (Transaction Account, Cash, TDs & Bonds)
  - Shares & Managed Funds
  - Investment Property
- **Investment Loans**
  - Overdraft
  - Investment Property
  - Shares & Managed Funds
- **Net Investments**
  - Accounts

- Shares & Managed Funds
- Investment Property

In Financial Mappers, ***Loans*** can only be linked to a **Share Portfolio**. Where the adviser recommends the borrowing of funds to purchase ETFs or other Managed Fund types, an Unlinked Loan should be created, selecting the loan category, **Shares**.

The ***SmartPanel*** for ***Investment Property*** has not been included in the **Template Report**. While seven SmartPanels are available for use, you should consider which is the best fit for your practice.

Compare Actuals - Home

There are three graphs:

- Home
- Home Loans

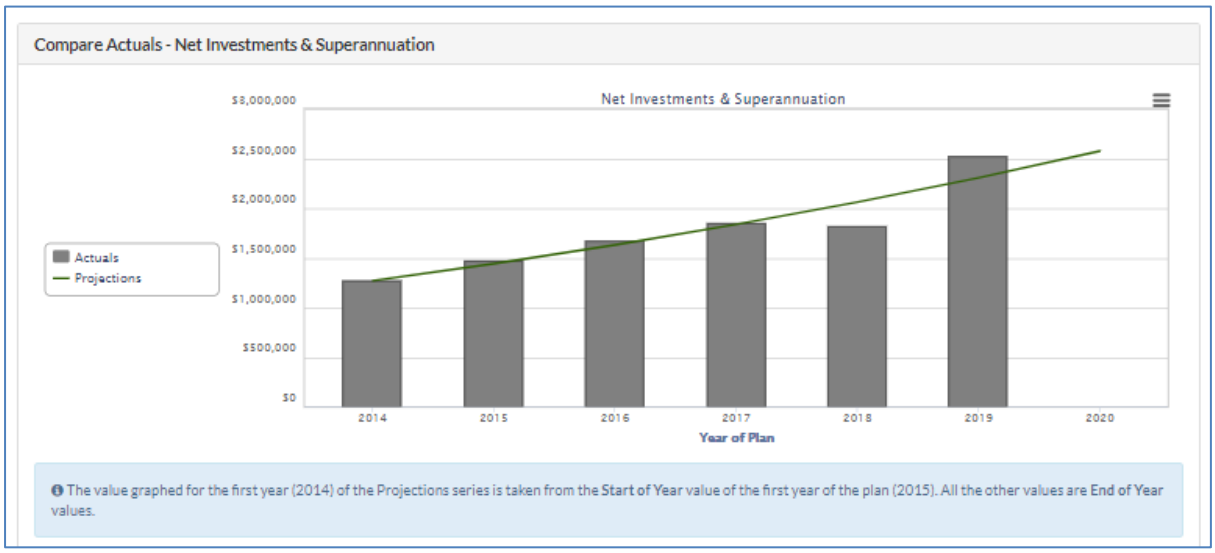
- Home (Net Value)

Compare Actuals - Superannuation

There are three graphs:

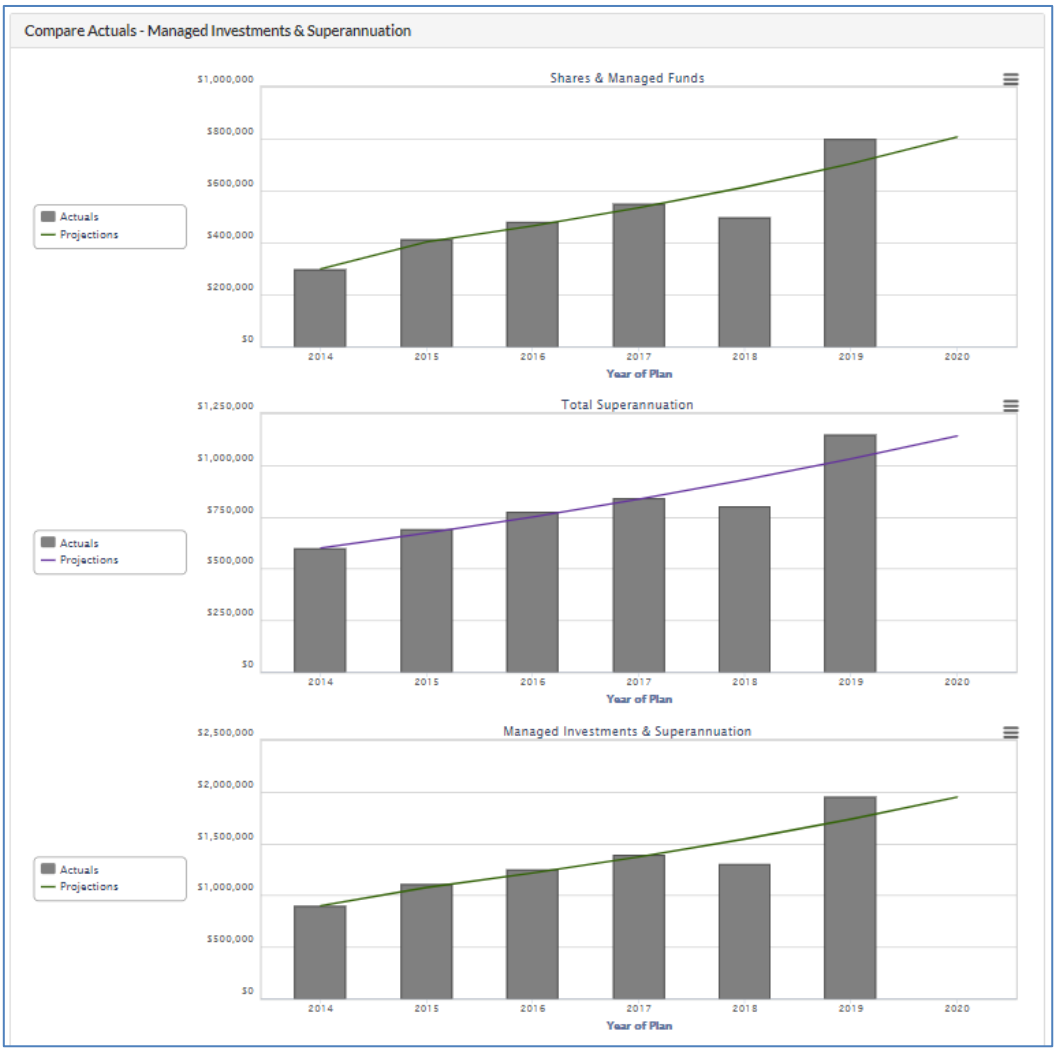
- Superannuation (Principal)
- Superannuation (Partner)
- Superannuation (Total)

Compare Actuals - Net Investments and Superannuation



This is just one graph with one total value for the combined value of Net Investments and Superannuation.

Compare Actuals - Managed Investments & Superannuation



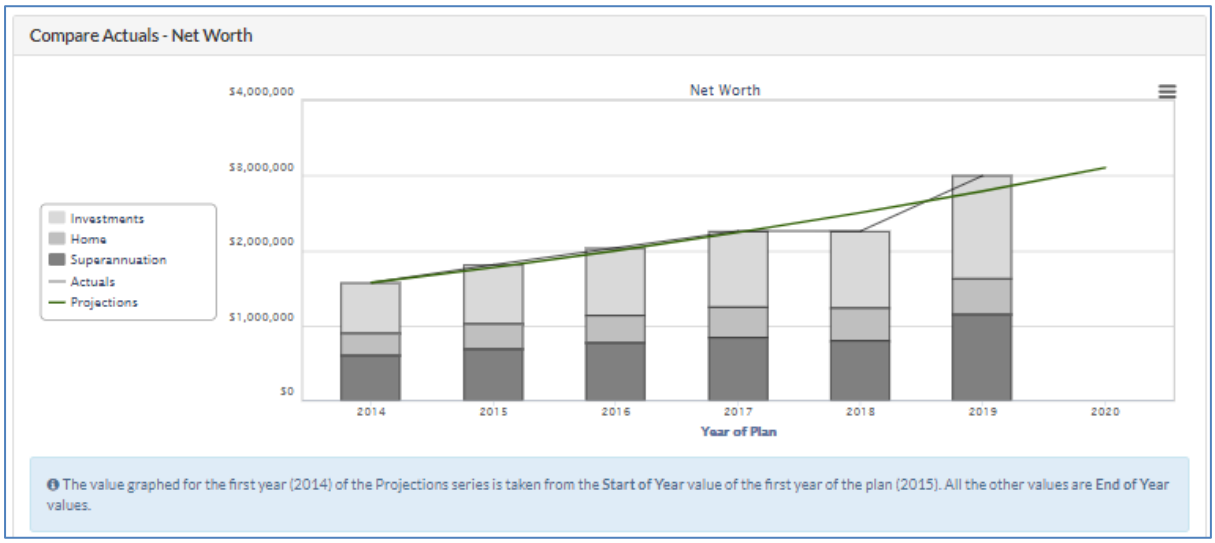
Managed Investments refer to all **Share** and **Managed Fund** accounts. These are the accounts most likely to be managed by the adviser. Some advisers also advise on the asset allocation for **Superannuation**.

> *For many advisers, this will be the most valuable SmartPanel, in terms of demonstrating your value.*

There are three graphs:

- Superannuation
- Managed Investments (Shares & Managed Funds)
- Managed Investments & Superannuation

Compare Actuals Net Worth



One graph the total ***Net Worth*** together with the three categories displayed in shades of grey:

Graph 1:

- Home (Net)
- Investments (Net)
- Superannuation (Total)

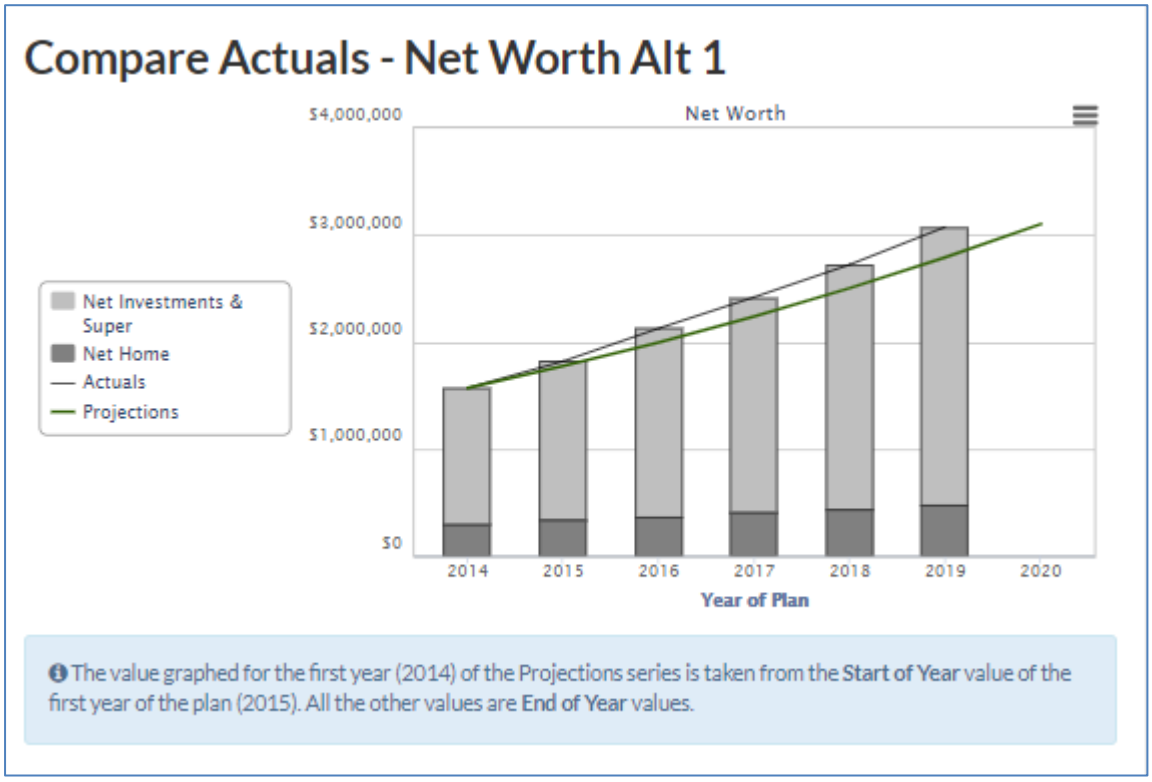
Note:

There is a second option not included in the Template Report which shows the graph with two categories:

- Investments & Superannuation
- Home

Net Worth Alt 1 ***

This is the second version of Net Worth, which is not included in the Template Reports.



The categories are divided into:

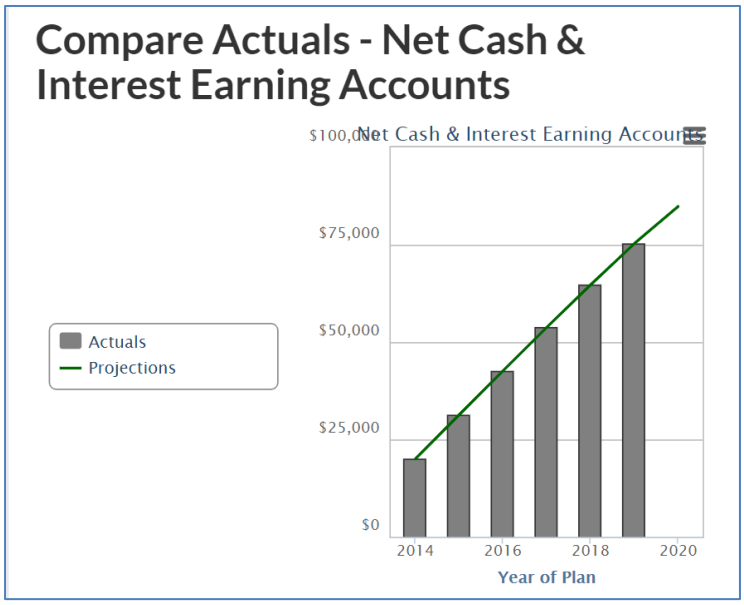
- Net Investments and Superannuation
- Home

Compare Actuals – Property ***

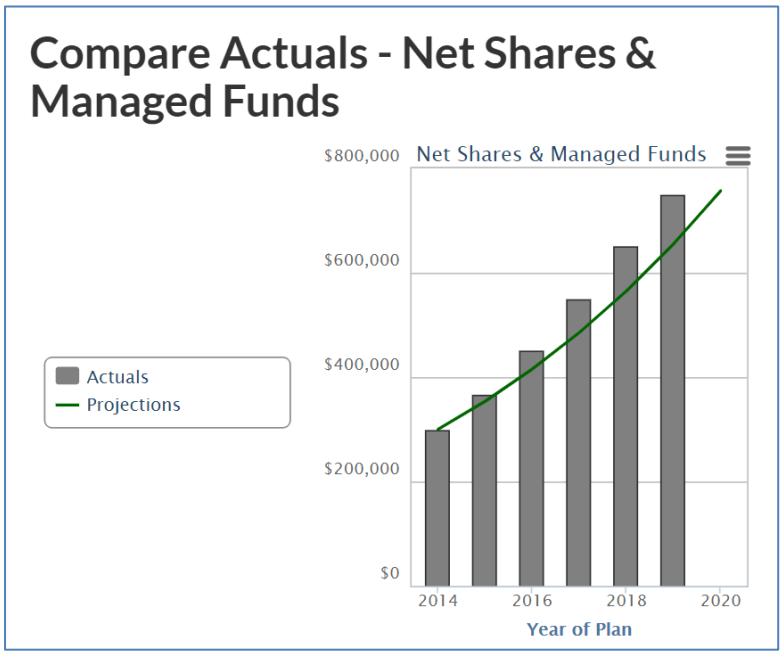
This Graph has not been included in the Template Report, but can be added. The reason it has not been included is that you are unlikely to have accurate updates of the property value on a yearly basis.

- Investment Property
- Investment Property Loans
- Net Investment Property

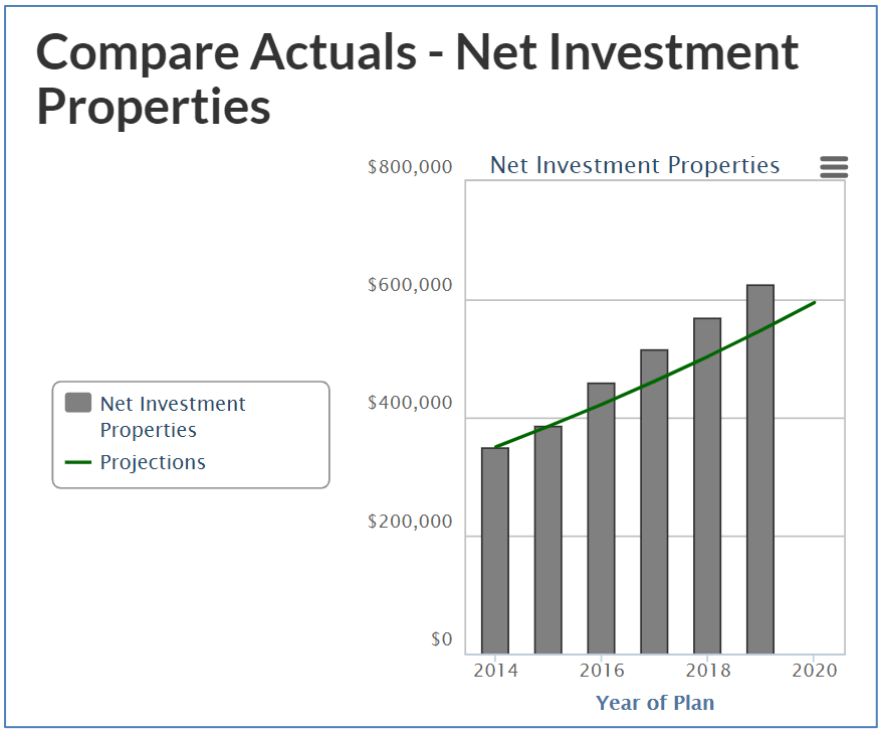
Compare Actuals – Net Cash & Interest Earn Accounts ***



Compare Actuals – Net Shares & Managed Funds ***

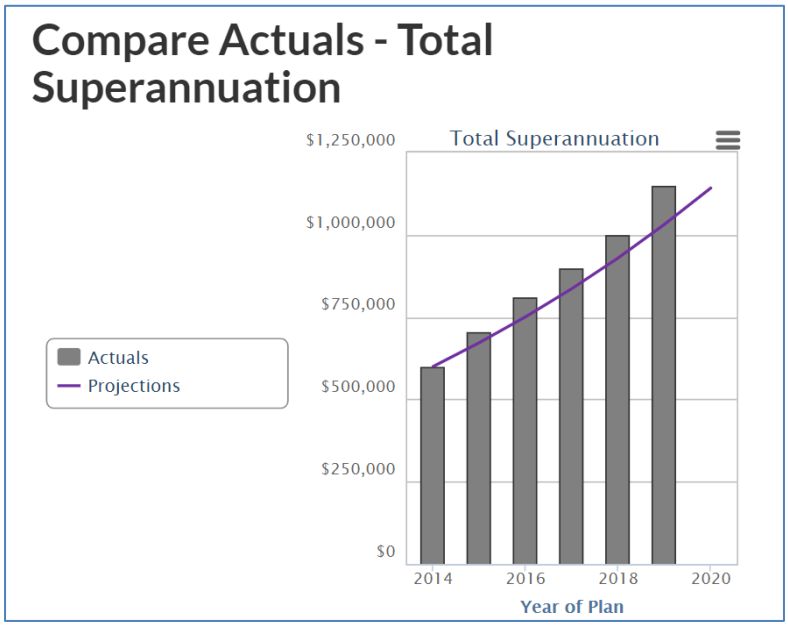


Compare Actuals – Net Investment Properties ***

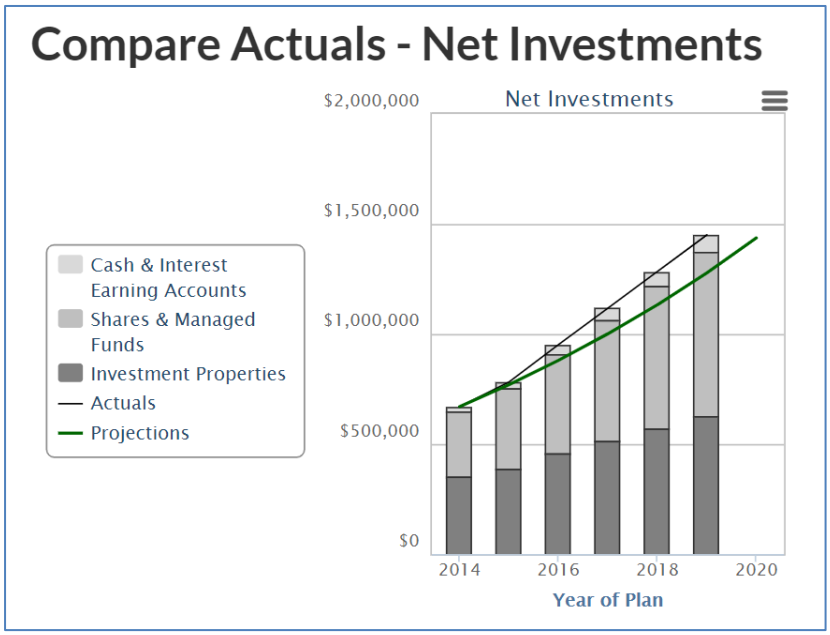


Compare Actuals – Total Superannuation ***

Where there the plan is a Joint Plan the combined superannuation for both partners will be included.



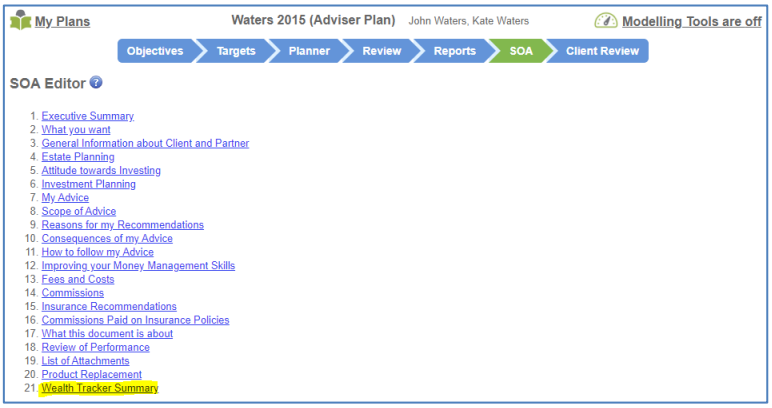
Compare Actuals – Net Investments ***

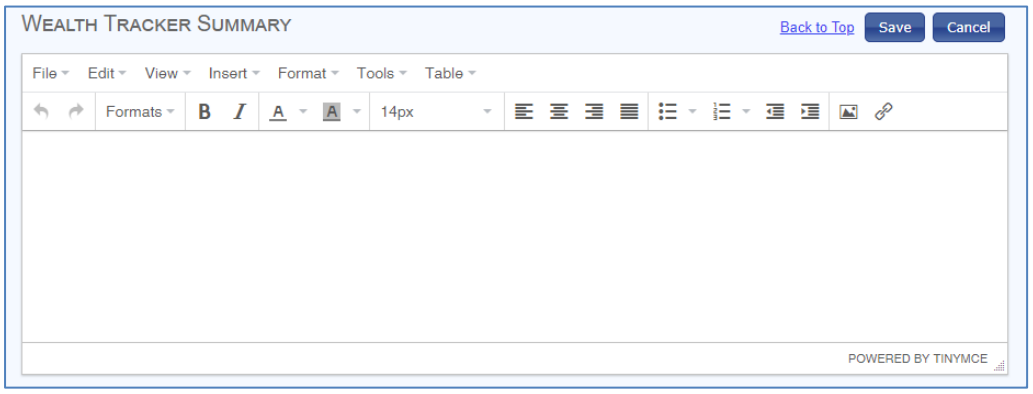


SOA Editor Panel – Wealth Tracker Summary

The information in the SmartPanels called ***Compare Actuals*** is applied to any plan uploaded to the client review. While comments are added each year to the SmartPanel, there is no space where the adviser can write information specific to the uploaded Plan.

To accommodate this, Financial Mappers has uploaded a new ***SOA Editor Panel***, called **Wealth Tracker Summary**. When information is added to this panel on the chevron SOA, the information will be included in the Template Report, **Wealth Tracker Performance Review**.





Note: This panel has not been included on any template reports for Statement of Advice, however, you could add it if you wish.

Creating Baseline Plans for future comparison

One of the best ways to demonstrate the value you add to your client is to create a simple plan which demonstrates what the client was doing when they first came to you for advice.

The second way to demonstrate your value is to maintain a long-term plan and each year review that plan to demonstrate how the plan has performed over time.

Please note that these plans have been created to demonstrate the features of the software and do not imply that the plans are recommended plans.

Financial Position at the start of 2015

In this example, which is displayed on the website, John and Betty Waters, first saw the adviser in 2015, and this was their financial position at that time.

- Salary A: $150,000
- Salary B: $100,000
- Transaction (Bank) Account: $10,000 (Income: 2%)
- Home
    - Current Value: $400,000
    - Purchase Price $350,000
    - Loan: $100,000 P&I, 20 years, 5%
    - Capital Growth 6.12% (default rate)
- Investment Property (Unit Southbank)
    - Current Value: $500,000
    - Purchase Price $400,000
    - Loan: $150,000 P&I, 20 years, 5%
    - Gross Income 5%, (Net: 4.25%)
    - Recurrent Expenses: 15% of Gross Income
    - Capital Growth 6.12% (default rate)
    - Building Write-off: $7,500
    - Depreciation: $2,500 for 5-years

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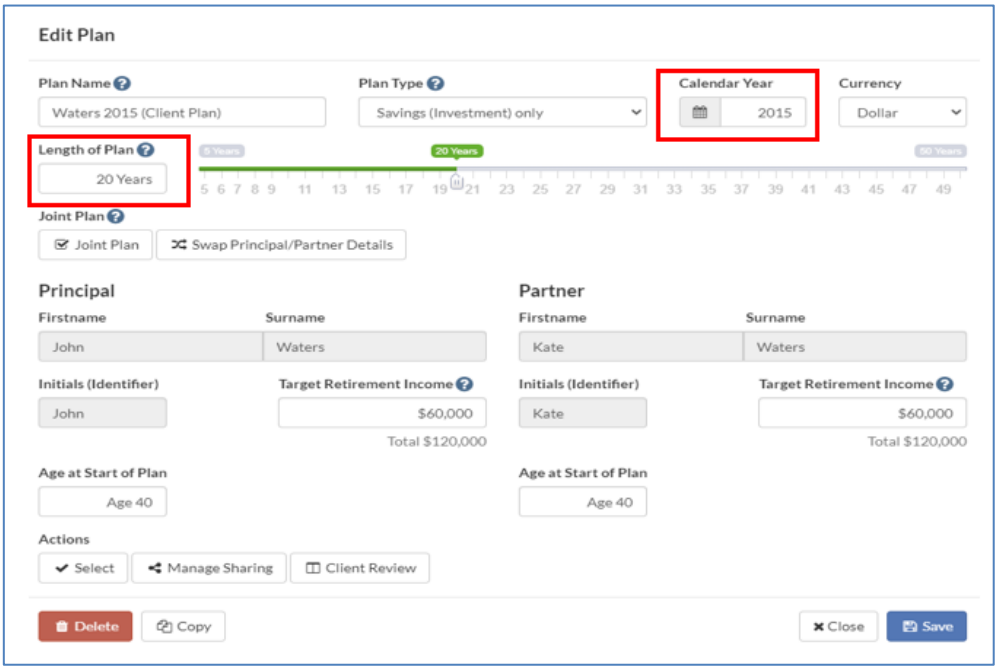
- Emergency Cash Account: $10,000 (Income: 2%)
- Managed Fund (Our MFund)
    - Current Value: $300,000
    - Purchase Price: $250,000(Income 4%, Capital Growth 5%)
- Super A: $350,000 (7% Return, 1% Management Fee)
- Super B: 250,000 (7% Return, 1% Management Fee)
- Allocation of Salary to Investment Plan: $37,500 or 15% of Gross Salary
    - $7,919 – Loan Expenses
    - $29,580 – Investments ($2,465 per month)

Waters 2015 (Client Plan)

This plan demonstrates what the client was planning to do prior to your recommendations.

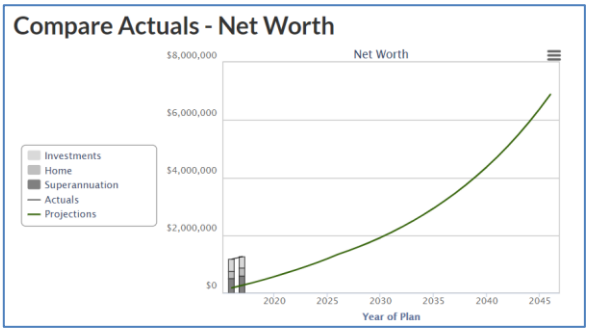
- Repay Home Loan over 20-years
- Repay Investment Property Loan over 20-years
- Save 15% of Gross Salary
- Investment Plan:
    - 70% to Managed Fund Account
    - 30% to Interest-Earning Accounts (Transaction Account)

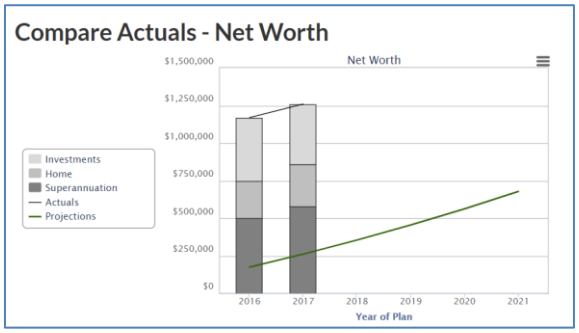
This is a 20-year Savings Plan.



The **Calendar Year** can be changed from the default, current year.

When uploading the plan to view the ***Wealth Tracker Performance Report***, there may be value in displaying a shorter period. For example, if you have only 2 years of Actuals, for a 30-year Plan, you may want to display, just the first 5 years of the plan. As you can see, the Y-Axis of the 5-year plan if lowered from $8M to $1.5M, thus making the data easier to read.





There is a minimum time of 5-years for any plan.

Waters 2015 (Adviser Plan)

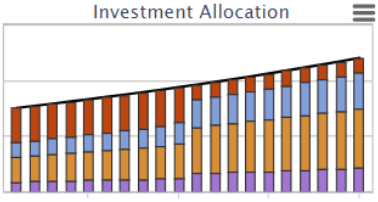
A second baseline plan can be created, showing the adviser's recommendations. This plan can also be referred back to in future years as the **Actuals** are added.

- Home Loan Payments: Make Additional Payments of $365 a month. The interest saved is $30,760,554 and time saved is 10 Years (Loan repaid by end of Year 10)
- Balanced Managed Fund Account – Change the Asset Allocation to a ***High Growth Fund*** which will increase the income from 4% to 5% and the Capital Growth from 5% to 8%. Tax Credits will be 20% of the Fund.
- Create an EFT for Fully Franked Shares. Income 5% Capital Growth 10% Tax Credits 100% of Fund. Start investing in Year 1
- Borrow $50,000 and invest in ETF's Interest Only Loan for 10-years, followed by a P&I Loan for 10-years at 6%.
- Super for both partners: Make After-Tax Contributions using 10% of the Salary Savings, after Loan Expenses.
- Super Fund Asset Allocation: Move the fund from a Default (Balanced Fund) to High Growth changing the Return on Investments from 7% to 10%
- Investment Property 1 (Southbank): Make additional payments of $365 a month from Year 11. Interest saved is $10,277, time saved 3 years 11 months. Building Write-Off is $7,500 a year, Depreciation is $2,000 a year for 5-years. (Interest Rate: 5%)
- Investment Plan
    - ETFs 50%
    - After-Tax Contributions (both partners) 10% + 10%
    - Transaction Account 30%

Back **INVESTMENT PLAN (HOME & INVESTMENTS)**

- [x] Activate accounts to which you wish to distribute cash
- [ ] Emergency Cash (Joint)
- [ ] Our MFund (Joint)
- [x] ETF Fully Franked Shares (Joint)
- [x] Super A (John)
- [x] Super B (Kate)

Investment Allocation



DISTRIBUTION OF SAVINGS FROM SALARIES

- SAVINGS PHASE
  - Years 1 - 5
  - Years 6 - 10
  - Years 11 - 15
  - Years 16 - 20

Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
	2015	2016	2017	2018	2019
Age John, Kate	**Age 40, 40**	**Age 41, 41**	**Age 42, 42**	**Age 43, 43**	**Age 44, 44**
Salary Allocation for Investment	$37,500	$38,438	$39,398	$40,383	$41,393
Less Home & Net Asset Loan Costs	$15,299	$15,409	$15,521	$15,636	$15,754
Usage of Remaining Funds					
Remaining Investable Funds	$22,201	$23,029	$23,877	$24,747	$25,639
Moved to Transaction Account	$6,660	$6,909	$7,163	$7,424	$7,692
Percentage Invested in Other Assets	70.00%	70.00%	70.00%	70.00%	70.00%
Enter Allocation to Accounts					
ETF Fully Franked Shares (Joint)	50.00%	50.00%	50.00%	50.00%	50.00%
	$11,100	$11,514	$11,939	$12,374	$12,819
Super A (John)					
Pre-Tax Contributions (John)	0.00%	0.00%	0.00%	0.00%	0.00%
After-Tax Contributions (John)	10.00%	10.00%	10.00%	10.00%	10.00%
	$2,220	$2,303	$2,388	$2,475	$2,564
Super B (Kate)					
Pre-Tax Contributions (Kate)	0.00%	0.00%	0.00%	0.00%	0.00%
After-Tax Contributions (Kate)	10.00%	10.00%	10.00%	10.00%	10.00%
	$2,220	$2,303	$2,388	$2,475	$2,564

Report: Comparison of Two Plans – after 20-years

It is recommended that this report be uploaded to the **Documents** of the ***Client Review Gateway***. The client can then see the long-term value you will provide.

This excerpt from the report compares the Assets at the end of Year 20. There are no liabilities in either plan.

Assets & Liabilities	Waters 2015 (Client Plan) End of Year 20 2034	Waters 2015 (Adviser Plan) End of Year 20 2034
Assets		
Investment Assets		
Bank Account	$249,449	$43,818
Cash, Term Deposits, Bonds	$111,072	$14,859
Shares	$0	$0
Managed Funds	$2,436,817	$4,980,462
Investment Properties	$1,640,268	$1,640,268
Total Investment Assets	**$4,437,606**	**$6,679,407**
Home		
Home	$1,312,214	$1,312,214
Total Home	**$1,312,214**	**$1,312,214**
Retirement Accounts		
Superannuation/Pension Fund	$2,594,587	$4,315,042
Self-Managed Superannuation/Pension Funds (SMSFs)	$0	$0
Annuities	$0	$0
Total Retirement Accounts	**$2,594,587**	**$4,315,042**

Wealth Tracker Actuals - Waters

To determine a possible outcome, I reviewed the Historical Data from the Year 2015. I found there was a fall in both the equities and real estate markets in 2018, with a marked recovery of equities in 2019. I choose not to change the projected values for real estate and exaggerated the fall and recovery in the last two years of the plan for assets affect by the ASX200 result.

Back **EDIT HISTORICAL DATA : AUSTRALIAN HISTORICAL DATA**

HISTORICAL RATES
- 2000 - 2004
- 2005 - 2009
- 2010 - 2014
- 2015 - 2019

	2015	2016	2017	2018	2019
Inflation (Average)	1.69%	1.48%	1.91%	1.78%	1.84%
Cash (90 Day BB + 1%)	3.26%	2.99%	2.74%	3.00%	2.51%
Term Deposit (180 Days)	2.33%	2.16%	1.92%	2.12%	1.59%
Bonds (5 years)	2.15%	2.16%	2.19%	2.32%	1.18%
Shares Dividend	5.44%	4.51%	4.20%	4.21%	5.02%
Shares Capital Growth	-2.13%	6.99%	6.87%	-6.76%	18.38%
Managed Funds Dividend	4.53%	4.10%	3.93%	3.93%	4.21%
Managed Funds Capital Growth	3.84%	7.93%	6.01%	-5.96%	10.59%
Pension Fund (Income & Cap Growth)	7.42%	11.77%	9.91%	1.69%	15.73%
Property Gross Income (N/A 5%)	5.00%	5.00%	5.00%	5.00%	5.00%
Property Capital Growth	9.81%	8.86%	5.15%	-5.16%	2.79%
Home Loan	5.58%	5.42%	5.24%	5.25%	5.10%
Investment Property Loan	6.08%	5.92%	5.74%	5.75%	5.60%
Share Portfolio Loan	6.58%	6.42%	6.24%	6.25%	6.10%
Personal Loan	8.58%	8.42%	8.24%	8.25%	8.10%

Apart from the last two years of data for Shares & Managed Funds and Superannuation, the values were increased 3% above the projected result. This figure was selected to show an increase in funds over the first three years of the plan.

Wealth Tracker John Waters

+ Insert Year	2014	2015	2016	2017	2018	2019	+ Add Year
Cash Accounts	$20,000	$31,324	$42,611	$53,773	$64,709	$75,304	
Shares & Managed Funds	$300,000	$415,605	$479,304	$551,549	$500,000	$800,000	
Investment Properties	$500,000	$530,600	$563,073	$597,533	$634,102	$672,909	
Investments	**$820,000**	**$977,529**	**$1,084,988**	**$1,202,855**	**$1,198,811**	**$1,548,213**	
Overdraft	$0	$0	$0	$0	$0	$0	
Loans - Shares & Managed Funds	$0	$50,000	$50,000	$50,000	$50,000	$50,000	
Loans - Investment Properties	$150,000	$145,519	$140,809	$135,858	$130,653	$125,182	
Investment Loans	**$150,000**	**$195,519**	**$190,809**	**$185,858**	**$180,653**	**$175,182**	
Net Cash Accounts	$20,000	$31,324	$42,611	$53,773	$64,709	$75,304	
Net Shares & Managed Funds	$300,000	$365,605	$429,304	$501,549	$450,000	$750,000	
Net Investment Properties	$350,000	$385,081	$422,264	$461,675	$503,449	$547,727	
Net Investments	**$670,000**	**$782,010**	**$894,179**	**$1,016,997**	**$1,018,158**	**$1,373,031**	
Home	$400,000	$424,480	$450,458	$478,026	$507,281	$538,327	
Loans - Home	$100,000	$90,274	$84,568	$76,082	$67,045	$62,371	
Net Home	**$300,000**	**$334,206**	**$365,890**	**$401,944**	**$440,236**	**$475,956**	
Superannuation (Principal)	$350,000	$403,707	$450,458	$478,026	$450,000	$650,000	
Superannuation (Partner)	$250,000	$289,451	$324,296	$362,277	$350,000	$500,000	
Total Superannuation	**$600,000**	**$693,158**	**$774,754**	**$840,303**	**$800,000**	**$1,150,000**	
Net Investments & Superannuation	**$1,270,000**	**$1,475,168**	**$1,668,933**	**$1,857,300**	**$1,818,158**	**$2,523,031**	
Managed Investments & Superannuation	**$900,000**	**$1,108,763**	**$1,254,058**	**$1,391,852**	**$1,300,000**	**$1,950,000**	
Net Worth	**$1,570,000**	**$1,809,374**	**$2,034,823**	**$2,259,244**	**$2,258,394**	**$2,998,987**	

Report Templates

Financial Mappers has created a **Template Report**, entitled ***Wealth Tracker Performance Review***. *(You may wish to change that title)*

Six of the SmartPanels for the ***Compare Actuals*** have been included, with a new section for each panel. There may be some panels you do not wish to use, in which case, simply delete that section. We had a request for the additional panels (marked ***) some of which have now been incorporated into new template reports.

There has also been added a new SmartPanel to the ***SOA Editor***, called **Wealth Tracker Summary**. Information in this panel is additional information the adviser may wish to include which is only related to the uploaded plan.

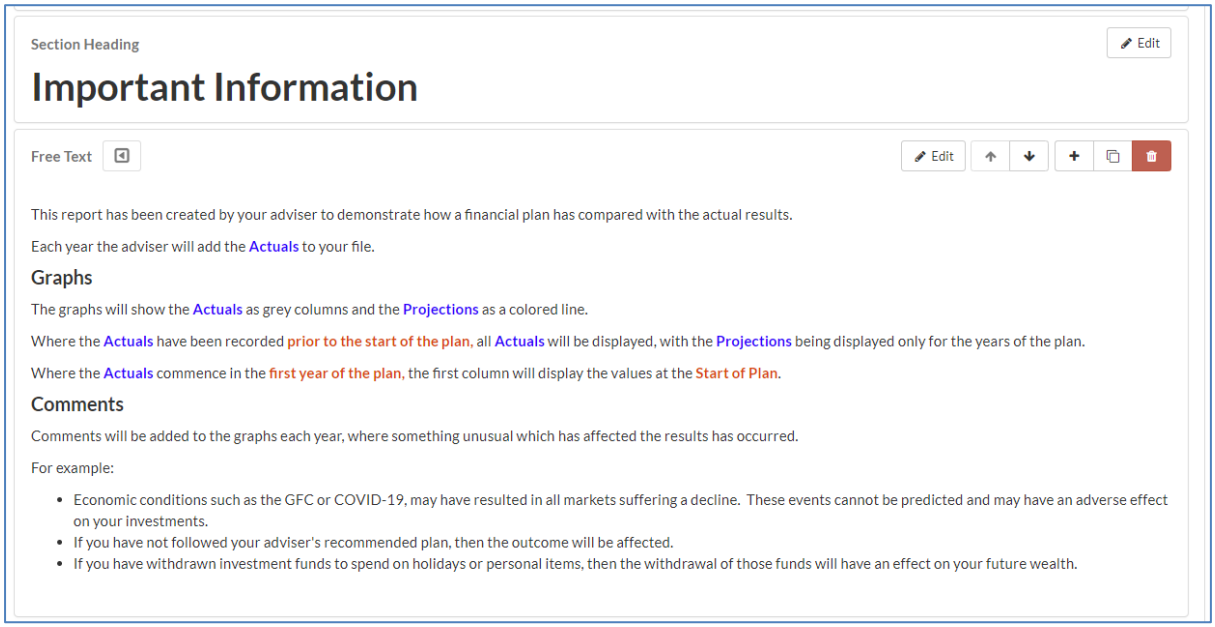
You may wish to modify the ***Free Text***.

So that the **information on the graphs is clearer**, it is recommended that you change the length of plan to one which is only on or two years longer than the years in which you have Actuals. You can return the plan to the full length after the report is generated.

The following is the information for each section:

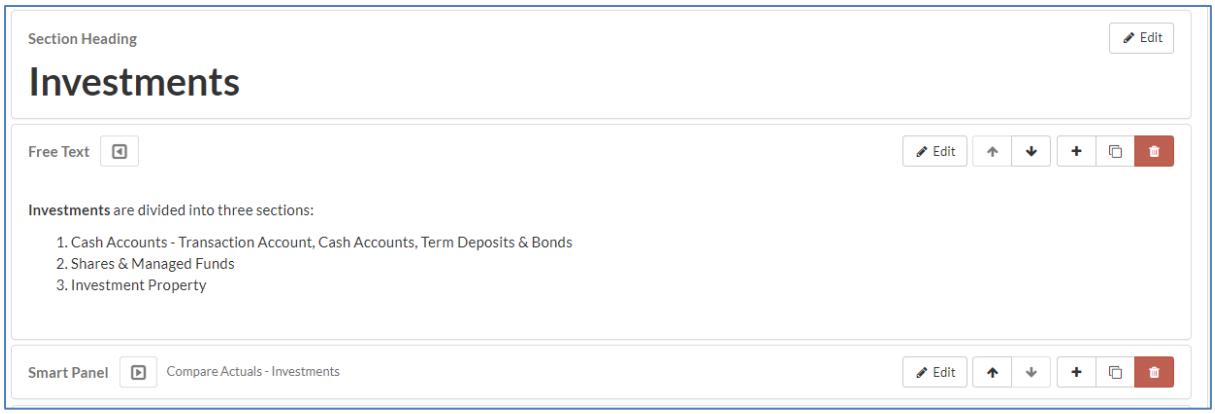
Important Information

Note the second free text is placed on the right side of the ***Client Review***.

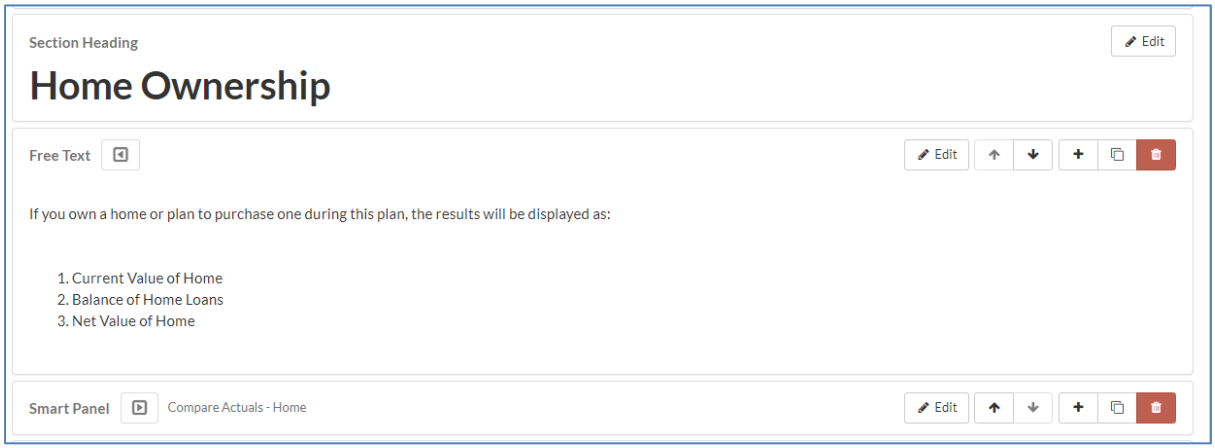


This is Text Panel is included on the right side of the Client Review.

Investments

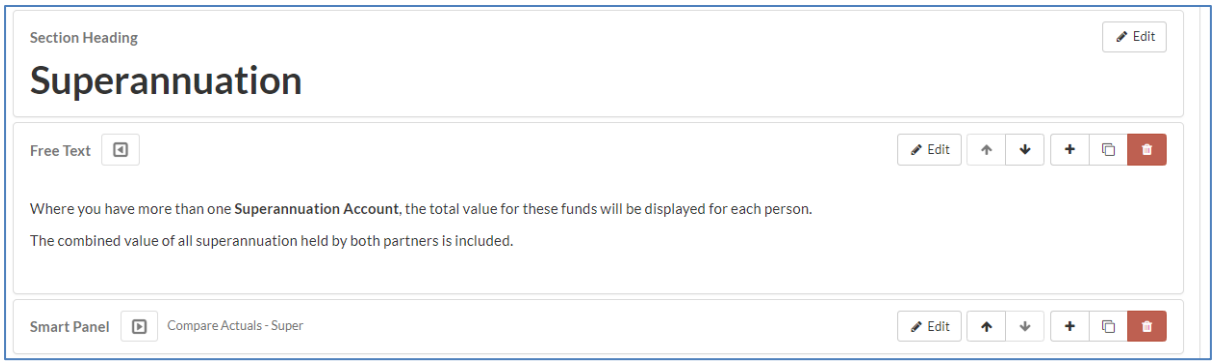


Home Ownership



Superannuation

Please note that where a client has an Annuity, this is NOT included. The aim is to review the performance of Superannuation Accounts, particularly where the adviser is managing the asset allocation and personal contributions to the superannuation account. The SmartPanel included graphs for both partners and the combined value.



Net Investments and Superannuation

Section Heading

Edit

Net Investments and Superannuation

Free Text

Edit

When you retire, the combined value of your Investments net of Loans and your Superannuation is likely to be the major source of your income in Retirement.

Smart Panel Compare Actuals - Net Investments & Super

Edit

Managed Investments and Superannuation

Section Heading

Edit

Managed Investments and Superannuation

Free Text

Edit

It is the area of advice on Shares, Managed Funds, and Superannuation where advice on Asset Allocation may be of most value.

Managed Investments include:

- Shares
- Managed Funds

Note; The value of Managed Investments includes Shares & Managed Funds purchased with loans and therefore is NOT the Net Value.

Smart Panel Compare Actuals - Managed Investments & Super

Edit

Net Worth

Section Heading

Edit

Net Worth

Free Text

Edit

Net Worth combines the net value of all your assets:

- Investments & Superannuation (Net of Loans)
- Home net of Loans

The value of your home is important as it is a store of wealth.

Sale of the home or downsizing in future years can release more investment funds.

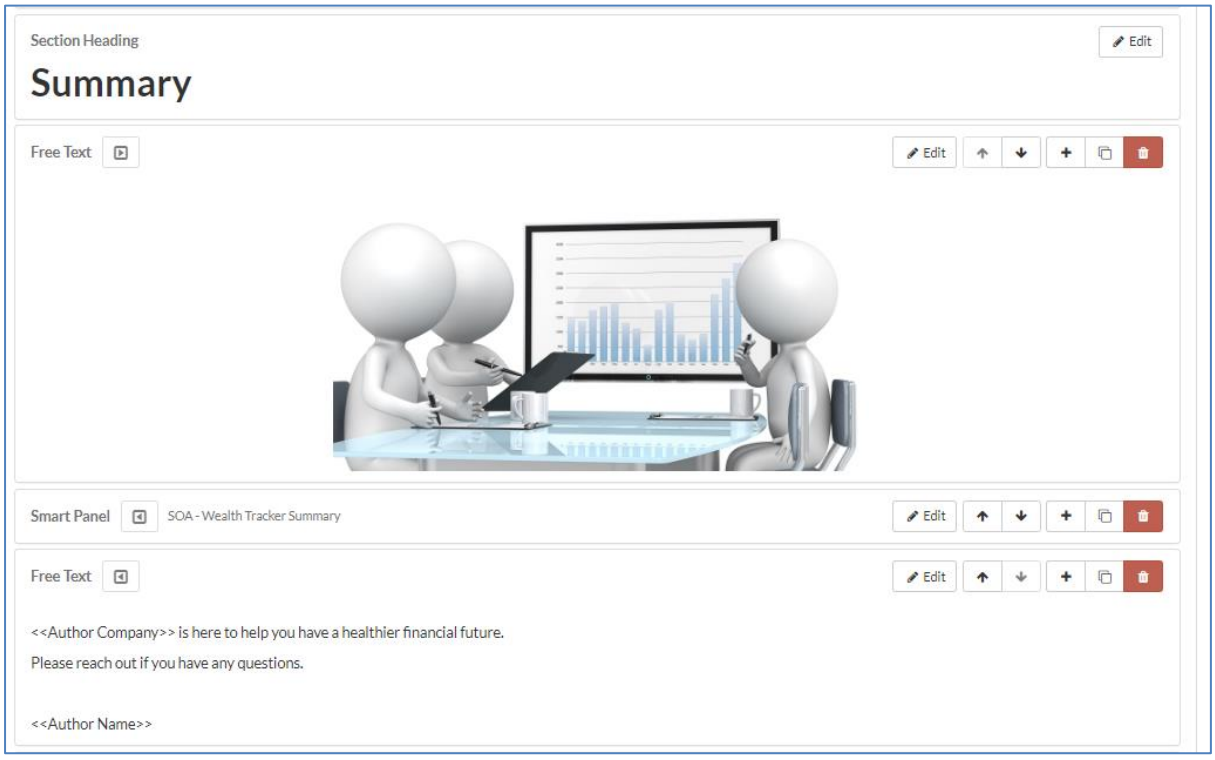
Wealth Tracker Summary

There are two levels of information in Financial Mappers:

- The information which applies to the uploaded Plan. An example of this is the **SOA Editor Panels**. For each plan, you will enter data specific to that plan.
- The information which applies to that client across all plans. The **Actuals** in ***Wealth Tracker*** is an example.

A new SOA Editor panel, called **Wealth Tracker Summary** has been created. This is intended for you to include any information specific to the plan you are using at the time. If you don't wish to include this additional section, simply delete it from the report.

To ensure that if for some reason, you have kept this last section, but have not completed any information in the SmartPanel, the Summary section will seem completed. To do this I Text Panel has been added below the SmartPanel. ***Placeholders*** have been used to identify the **Name of Company** and the ***Name of Adviser***. The text could be changed to personalize the first sentence to include words which reflect your Mission Statement. You could include the Adviser's **Contact Details** if you wished.



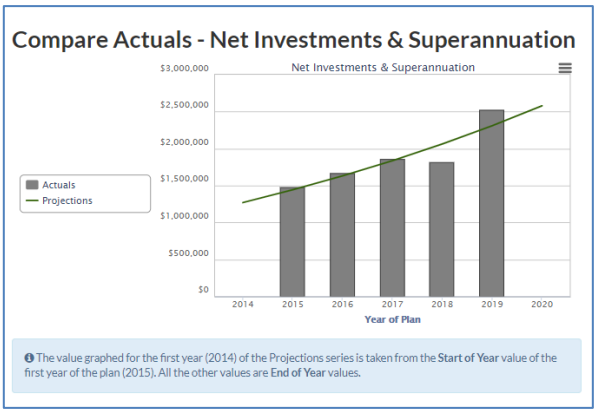
Where information has been included that information would be entered above this conclusion.

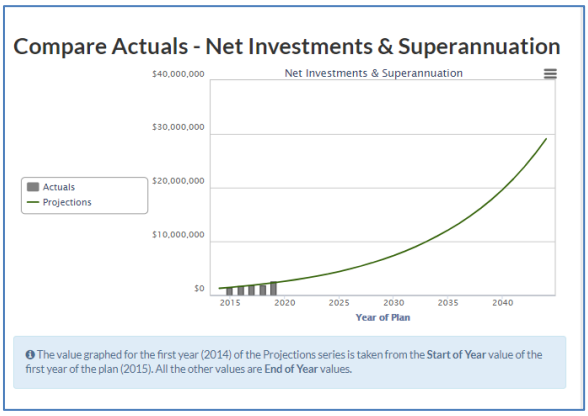
It may be that you will also want to include some of the ***Wealth Tracker SmartPanels*** in other reports. However, be aware that we recommend that you <u>shorten the length of the plan</u> when creating a report using the **Compare Actuals SmartPanels**.

Changing Length of Plan for Report

As mentioned previously, the more years of a plan displayed, the more difficult to read the graphing information. It is recommended that you reduce the Length of Plan, in the Plan Details, before uploading the report. This can be reversed after you have completed reviewing the report. We believe the best result is adding one additional year to the Actuals so you can visualize the following year's projection. Note that minimum length of a plan is 5-years, so if you have fewer than 5-years of Actuals, the length of the plan will default to 5-years.

This is a demonstration using the SmartPanel, **Compare Actuals – Net Investments & Superannuation**.





Other Template Reports

Two additional Template Reports have been added:

Wealth Tracker Performance Review (Short Version)

The SmartPanels included are:

- Compare Actuals – Investment Properties
- Compare Actuals - Managed Funds and Super
- Compare Actuals – Super
- Compare Actuals – New Worth
- SOA – Wealth Tracker Summary

Wealth Tracker Performance Review (Investments)

All the panels are limited to one graph. The SmartPanels included are:

- Compare Actuals – Net Cash & Interest Earning Accounts
- Compare Actuals – Net Shares & Managed Funds
- Compare Actuals – Net Property Investments
- Compare Actuals – Net Investments
- Compare Actuals – Total Superannuation
- SOA – Wealth Tracker Summary

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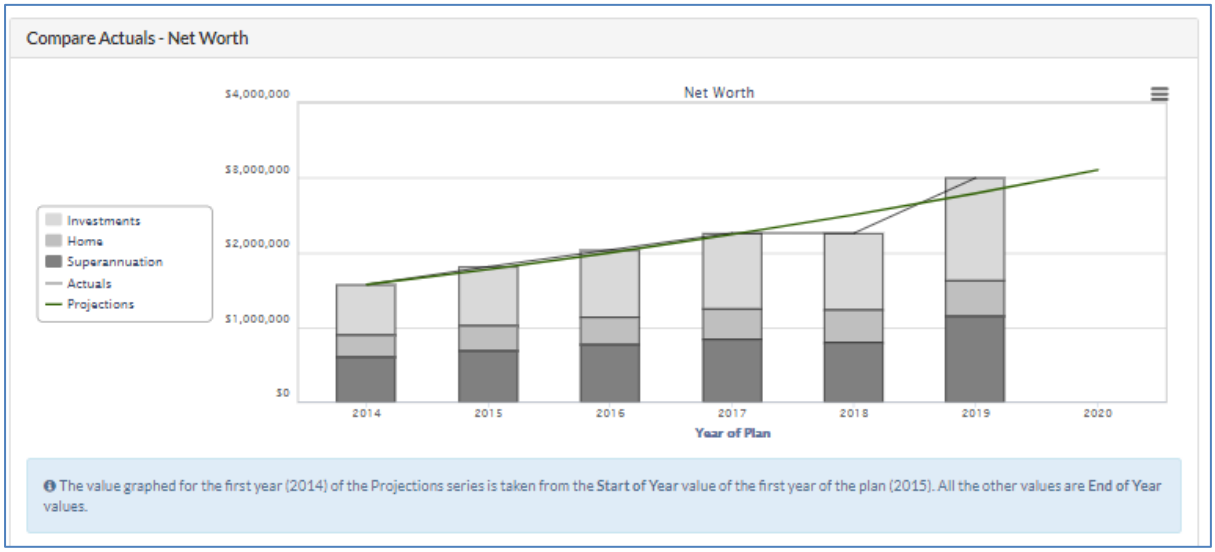
Technical Information

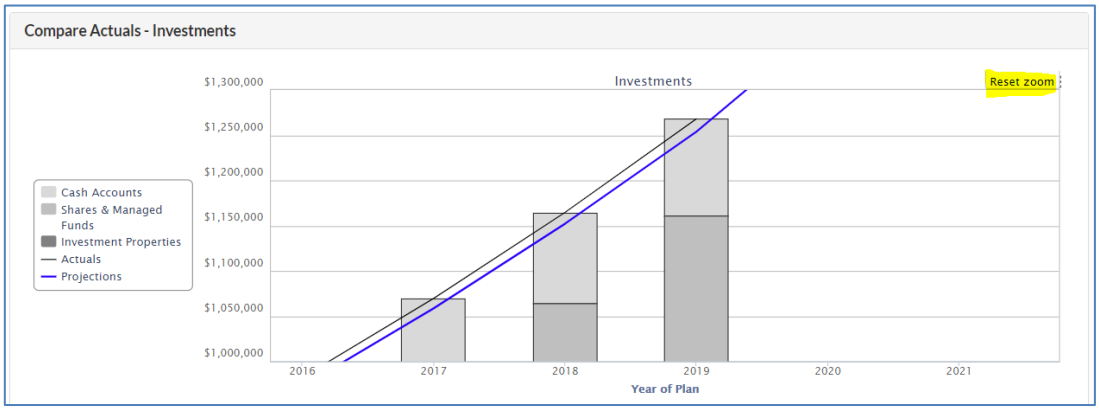
All values are in Future Value (FV). The projected values are all displayed in the ***Reports/ Plan Outcomes.***

All values are **End of Year** values for the nominated year. When you enter the ***Actuals***, these must also be **End of Year** values.

Where the select Plan and the Actuals commence in the same year, then the values at **Start of Plan** will be displayed in the year prior to the Start of Plan. In the Plan Outcome graphs, the Start of Plan values is represented as Year 0. This value if the value at Start of Plan. In the SmartPanel, it is the calendar year (2014) before the start of plan (2015).



Where you have large values on the Y-Axis it can be difficult to read the difference between the Actuals and Projections. This is more difficult in graphs that have a stacked column. To some degree, this is good, in that clients should not be disturbed by minor annual variations plotted against Projected values. This is normal and it is most likely best if only major variations are obvious. If you want to show the detail for a specific year, you can use the Zoom feature.


Compare Actuals - Investments
Investments
Reset zoom
$1,300,000
$1,250,000
$1,200,000
$1,150,000
$1,100,000
$1,050,000
$1,000,000
Cash Accounts
Shares & Managed Funds
Investment Properties
Actuals
Projections
2016
2017
2018
2019
2020
2021
Year of Plan

Other Plan Examples

The Plan for Waters was selected for demonstration because all sections of the assets and loans were used (except Overdraft). Two more plans have been included. The first demonstrates how an adviser can help a young couple saving for the Home Deposit. The second demonstrates a single person, who owns their own home and now wants advice on saving for their retirement over the next 20-years.

Jack & Betty Paulson – Saving for a Home

Jack and Betty Paulson, first sought advice in 2015.

Financial Position at Start of 2015

Their financial position at that time was:

- Salary A $150,000
- Salary B $30,000
- Transaction Account: $80,000 (2%)
- Super A: $120,000
- Super B: $50,000
- Savings from salary, $2,500 a month ($30,000 year) 20% of salary

They want to purchase a home for $500,000 and want a 20% deposit plus purchase costs of 4%, a total of $120,000 (PV). The client has calculated they will have sufficient funds to purchase a home at the start of Year 4.

They are seeking advice on how to save for the deposit and advise on the long-term management of their funds. Given the low income, this advice will be kept simple and is more likely to be general advice. This client may be perfect for using the ***Lite Connect*** feature.

Paulson 2015 (Client Plan)

A plan could be generated showing the following intentions of the client:

- Save 20% of Salary

- Add savings to the Transaction Account earning 2%
- Purchase a home at the start of Year 4
    - Purchase Price: $500,000 (PV)
    - Deposit: $100,000 (PV)
    - Buying Costs: $20,000 (PV)
    - Loan: 25-years P&I at 5%
- All savings will be kept in the Transaction Account as cash

This plan would be kept as a ***Baseline Plan*** to show how the implementation of your advice has improved their financial situation over the years.

In addition, you may like to quickly generate a plan to implement your general long term strategy. Over the years, this will be amended as economic conditions or client circumstances change.

This is just a starting point so you can demonstrate the value you add. Let's call this plan, **Paulson 2015 (Adviser Plan)**.

Paulson 2015 (Adviser Plan)

- Open an ETF Account and transfer $70,000 from Transaction Account
    - Income 5%
    - Capital Growth 7%
    - Tax Credits 60%
    - No entry, exit or management fees
    - Sell 95% of the fund at the end of Year 2, so that funds are available in the Transaction Account at the start of Year 3, to purchase a home. This is one year earlier than the client plan.
- Investment Plan
    - 80% to EFT
    - Balance to Transaction Account
    - Betty's Super to contribute $1,000 (After-tax Contribution) a year to receive Govt Copayment. (May consider a Spouse Contribution after the home has been purchased, but not included in the plan)

    - Both Super Funds: - Recommend they move from the Default Fund to a High Growth fund, where the return will increase from 7% to 10%
    - At the end of Year 2, sell 95% of the ETF's ($135,258 FV) to fund the purchase of the home at the start of following year and leave sufficient cash for liquidity in the Transaction Account. The Transaction Account is acting as the sole reserve of Cash Investments.
- Purchase Home at start of Year 3 (1 year before Client Plan)
    - Purchase Price: $500,000 (PV)
    - Deposit: $100,000 (PV)
    - Buying Costs: $20,000 (PV)
    - Loan: 25-years P&I at 5%
    - Make additional monthly payments of $250 a month. This will save $69,107 in interest costs and 5-years.

Report Comparison of Two Plans

Using the Report, ***Comparison of Two Plans***, you could generate this report, say after 20 years. This report could be uploaded to the **Documents** of the ***Client Review***.

This is a screenshot of the Assets and Liabilities for both plans at the end of Year 20.

Assets & Liabilities	Paulson 2015 (Client Plan) End of Year 20 2034	Paulson 2015 (Adviser Plan) End of Year 20 2034
Assets		
Investment Assets		
Bank Account	$234,567	$8,192
Cash, Term Deposits, Bonds	$0	$0
Shares	$0	$0
Managed Funds	$0	$221,869
Investment Properties	$0	$0
Total Investment Assets	**$234,567**	**$230,061**
Home		
Home	$1,478,069	$1,530,270
Total Home	**$1,478,069**	**$1,530,270**
Retirement Accounts		
Superannuation/Pension Fund	$1,076,726	$1,675,500
Self-Managed Superannuation/Pension Funds (SMSFs)	$0	$0
Annuities	$0	$0
Total Retirement Accounts	**$1,076,726**	**$1,675,500**
Liabilities		
Investment Loans		
Bank Account	$0	$0
Shares	$0	$0
Investment Properties	$0	$0
Total Investment Loans	**$0**	**$0**
Home Loans		
Home Loans	$198,908	$63,444
Total Home Loans	**$198,908**	**$63,444**
Personal Loans		
Personal Loans	$0	$0
Credit Cards	$0	$0
Total Personal Loans	**$0**	**$0**

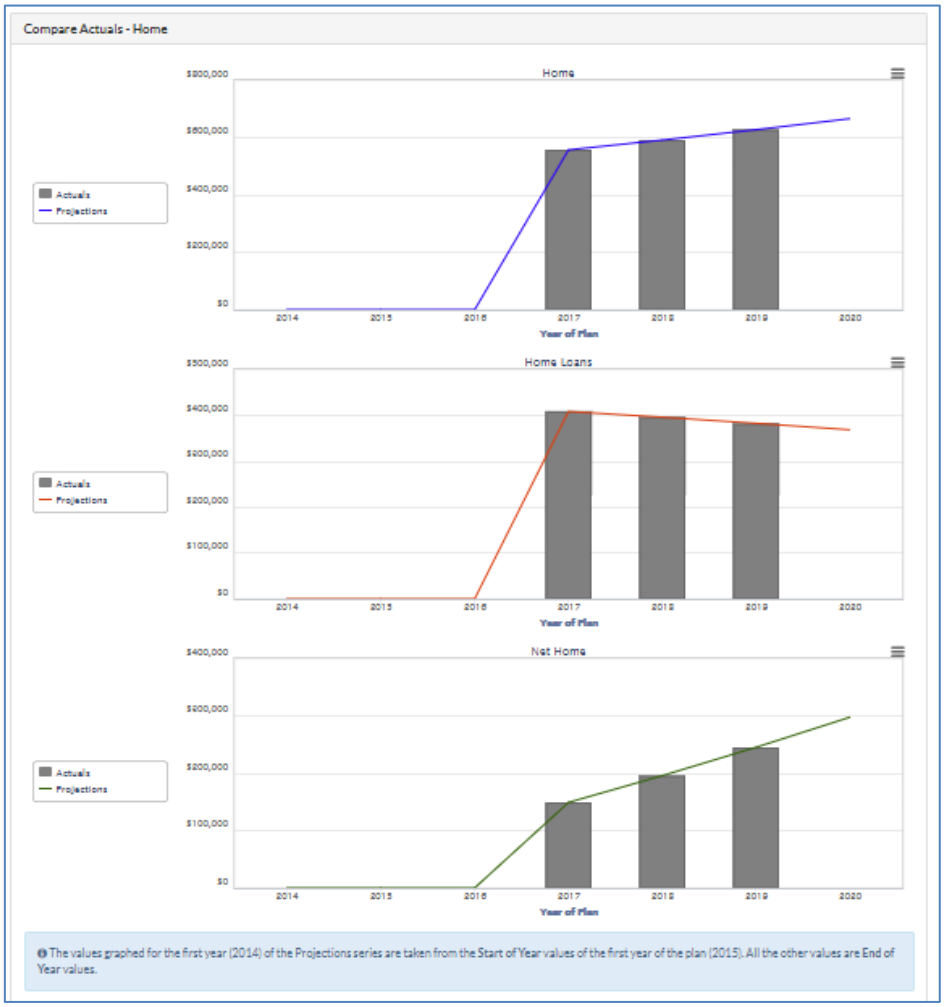
Wealth Tracker - Actuals

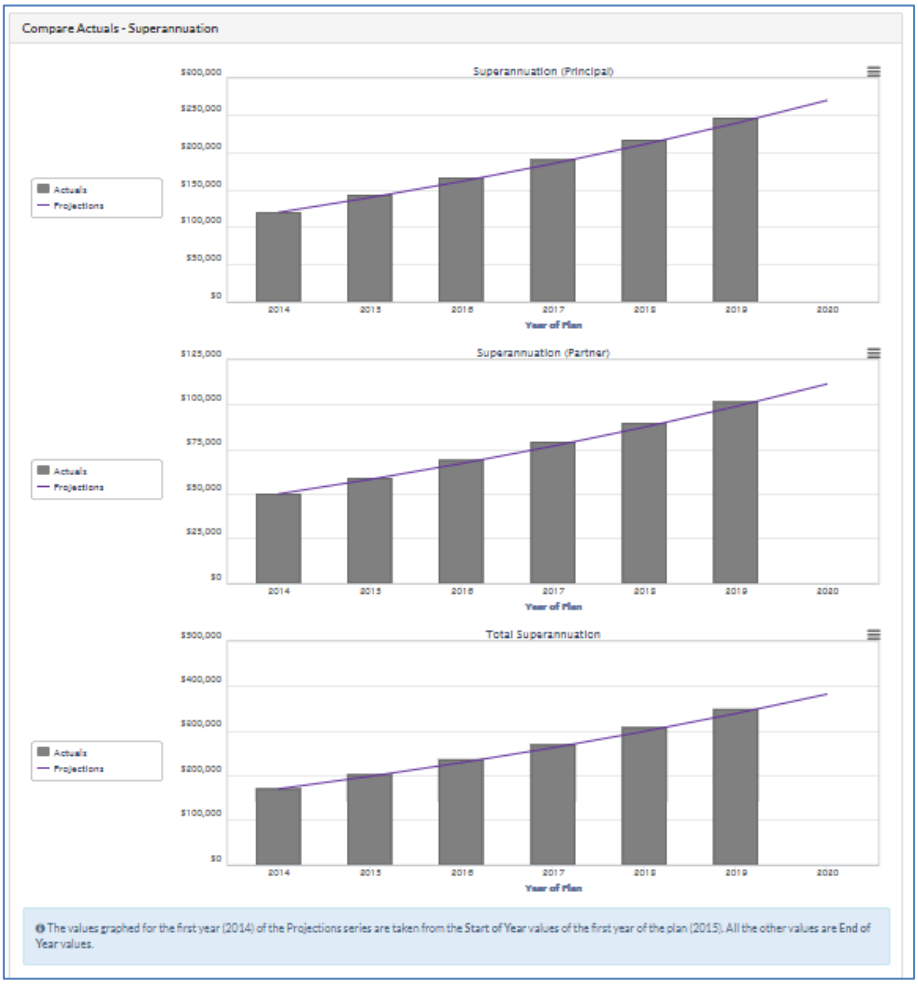
The following data was entered for **Actuals**. Note that no adjustment was made for the negative returns in 2018. The **Actuals** are based on a 3% increase above the Projected results for **Shares & Managed Funds** and **Superannuation**. This was adopted, just to demonstrate the power of the graphs.

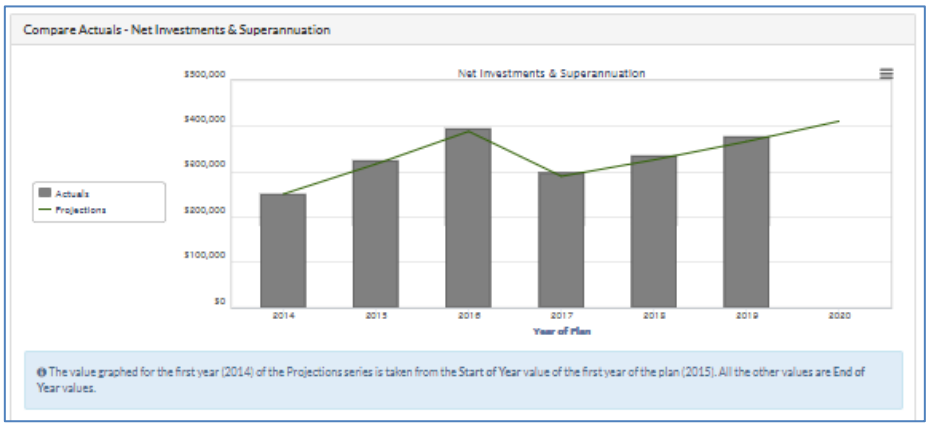
Wealth Tracker Jack Paulson

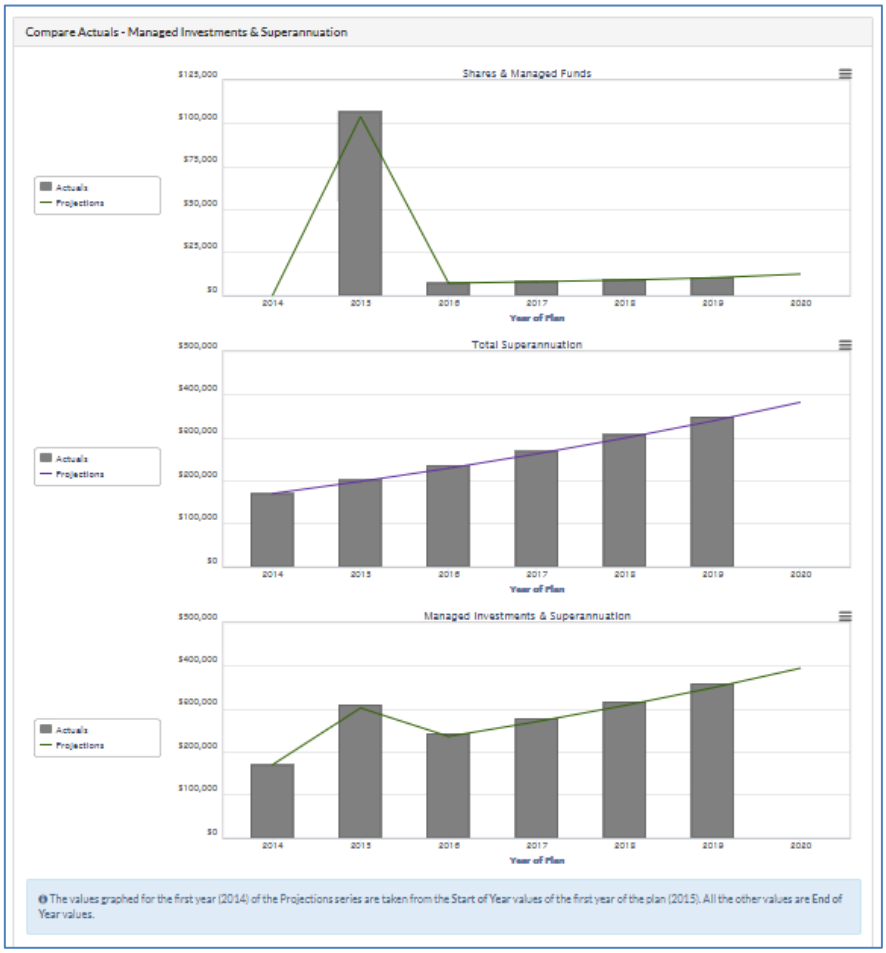
+ Insert Year	2014	2015	2016	2017	2018	2019	+ Add Year
Cash Accounts	$80,000	$14,247	$152,347	$18,962	$17,672	$16,793	
Shares & Managed Funds	$0	$106,955	$7,333	$8,212	$9,198	$10,583	
Investment Properties	$0	$0	$0	$0	$0	$0	
Investments	**$80,000**	**$121,202**	**$159,680**	**$27,174**	**$26,870**	**$27,376**	
Overdraft	$0	$0	$0	$0	$0	$0	
Loans - Shares & Managed Funds	$0	$0	$0	$0	$0	$0	
Loans - Investment Properties	$0	$0	$0	$0	$0	$0	
Investment Loans	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	
Net Cash Accounts	$80,000	$14,247	$152,347	$18,962	$17,672	$16,793	
Net Shares & Managed Funds	$0	$106,955	$7,333	$8,212	$9,198	$10,583	
Net Investment Properties	$0	$0	$0	$0	$0	$0	
Net Investments	**$80,000**	**$121,202**	**$159,680**	**$27,174**	**$26,870**	**$27,376**	
Home	$0	$0	$0	$557,462	$591,578	$627,783	
Loans - Home	$0	$0	$0	$408,360	$395,780	$382,475	
Net Home	**$0**	**$0**	**$0**	**$149,102**	**$195,798**	**$245,308**	
Superannuation (Principal)	$120,000	$144,068	$166,455	$190,924	$217,648	$246,820	
Superannuation (Partner)	$50,000	$59,028	$69,028	$79,033	$89,958	$101,881	
Total Superannuation	**$170,000**	**$203,096**	**$235,483**	**$269,957**	**$307,606**	**$348,701**	
Net Investments & Superannuation	**$250,000**	**$324,298**	**$395,163**	**$297,131**	**$334,476**	**$376,077**	
Managed Investments & Superannuation	**$170,000**	**$310,051**	**$242,816**	**$278,169**	**$316,804**	**$359,284**	
Net Worth	**$250,000**	**$324,298**	**$395,163**	**$446,233**	**$530,274**	**$621,385**	

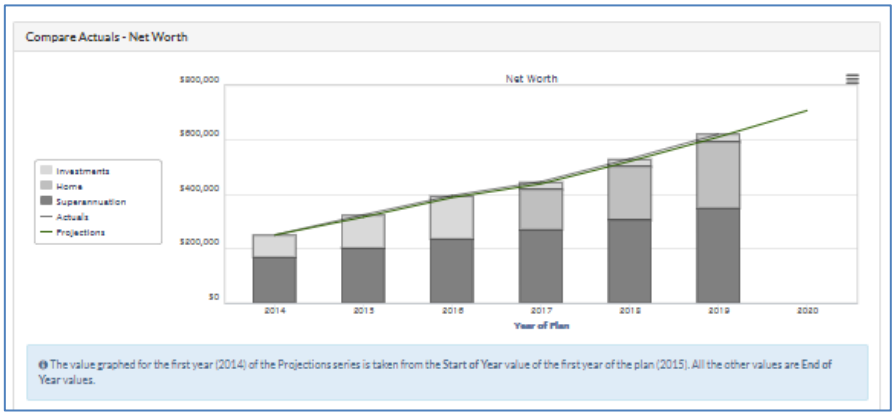
Wealth Tracker – SmartPanels


Compare Actuals - Home
Home
Actuals
Projections
$800,000
$600,000
$400,000
$200,000
$0
2014
2015
2016
2017
2018
2019
2020
Year of Plan
Home Loans
Actuals
Projections
$500,000
$400,000
$300,000
$200,000
$100,000
$0
2014
2015
2016
2017
2018
2019
2020
Year of Plan
Net Home
Actuals
Projections
$400,000
$300,000
$200,000
$100,000
$0
2014
2015
2016
2017
2018
2019
2020
Year of Plan
The values graphed for the first year (2014) of the Projections series are taken from the Start of Year values of the first year of the plan (2015). All the other values are End of Year values.


Compare Actuals - Superannuation
Superannuation (Principal)
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
Superannuation (Partner)
$125,000
$100,000
$75,000
$50,000
$25,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
Total Superannuation
$500,000
$400,000
$300,000
$200,000
$100,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
The values graphed for the first year (2014) of the Projections series are taken from the Start of Year values of the first year of the plan (2015). All the other values are End of Year values.


Compare Actuals - Net Investments & Superannuation
Net Investments & Superannuation
$500,000
$400,000
$300,000
$200,000
$100,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
The value graphed for the first year (2014) of the Projections series is taken from the Start of Year value of the first year of the plan (2015). All the other values are End of Year values.


Compare Actuals - Managed Investments & Superannuation
Shares & Managed Funds
$125,000
$100,000
$75,000
$50,000
$25,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
Total Superannuation
$500,000
$400,000
$300,000
$200,000
$100,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
Managed Investments & Superannuation
$500,000
$400,000
$300,000
$200,000
$100,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
The values graphed for the first year (2014) of the Projections series are taken from the Start of Year values of the first year of the plan (2015). All the other values are End of Year values.


Compare Actuals - Net Worth
Net Worth
$800,000
$600,000
$400,000
$200,000
$0
Investments
Home
Superannuation
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
The value graphed for the first year (2014) of the Projections series is taken from the Start of Year value of the first year of the plan (2015). All the other values are End of Year values.

John Watson – Preparing for Retirement

In the example, the plan is for a single person, aged 47 and is seeking advice on how to prepare for retirement in 20-year time.

Financial Position at Start of 2015

John Watson's financial position at the start of 2015 was:

- Salary $100,000
- Transaction Account $50,000 (2%)
- Emergency Cash $20,000 2%
- Home
    - Current Value: $450,000
    - Purchase Price: $350,000
    - Loan: $0
- Unit Southbank
    - Current Value: $500,000
    - Purchase Price: $350,000
    - Loan: $50,000 P&I, 5-years, 5%
    - Building Write-off $7500
    - Depreciation $2,000 for 5-years
- Managed Funds (M/Fund)
    - Current Value: $50,000
    - Purchase Price: $40,000
    - Income 4%, Capital Growth 5%
    - Tax Credits 20%
- Super:
    - Employer Contributions 450,000
    - Return 7%
    - Management Fees 1%
- Savings Allocation from Salary: $2,000 a month ($24,000 a year) or 16%.

Watson 2015 (Client Plan)

Currently, the client planned to invest in the following manner:

- Repay balance of investment property loan (Unit Southbank) over 5-years. No additional payments
- Save 16% of Gross Salary ($24,000 indexed a year)
- Investment Plan:
    - 10% to Emergency Cash
    - 60% to Balanced Managed Fund (M/Fund)

Watson 2015 (Adviser Plan)

The adviser created the following plan.

- Repay Investment Property loan over 5 years.
- Create a Property Trust
    - Income 5%, Capital Growth 7%

- Create an ETF – 80% Fully Franked Shares
    - Income 5.5%, Capital Growth 7.5%
    - Tax Credits 80%
    - No entry, exit or management fees

- Borrow $200,000 to purchase ETFs
    - P&I Loan – 20 years
    - Interest Rate: 6%
    - No Entry or exit fees

- Superannuation Fund – Change Investment Profile
    - Years 1-15 – High Growth (10%, return 1% management fees)
    - Years 16 – 20 – Balanced Fund (7% return, 1% management fees)
    - Make After-Tax Contributions

- Investment Plan
    - Emergency Cash 10%
    - M/Fund 10%

- ETF 40%
- Property Trust 10%
- Super After-Tax Contributions 20%

Report Comparison of Two Plans

This report compares the Client and Adviser versions of the 20-year plan. This Report could be uploaded to **Documents** in the ***Client Review***. This is a summary of the Assets and Liabilities at the end of Year 20.

Assets & Liabilities	Watson 2015 (Client Plan) End of Year 20 2034	Watson 2015 (Adviser Plan) End of Year 20 2034
Assets		
Investment Assets		
Bank Account	$588,039	$122,870
Cash, Term Deposits, Bonds	$103,733	$61,537
Shares	$0	$0
Managed Funds	$1,039,545	$3,034,821
Investment Properties	$1,640,268	$1,640,268
Total Investment Assets	**$3,371,585**	**$4,859,497**
Home		
Home	$1,476,241	$1,476,241
Total Home	**$1,476,241**	**$1,476,241**
Retirement Accounts		
Superannuation/Pension Fund	$1,772,391	$2,556,806
Self-Managed Superannuation/Pension Funds (SMSFs)	$0	$0
Annuities	$0	$0
Total Retirement Accounts	**$1,772,391**	**$2,556,806**
Liabilities		
Investment Loans		
Bank Account	$0	$0
Shares	$0	$0
Investment Properties	$0	$0
Total Investment Loans	**$0**	**$0**
Home Loans		
Home Loans	$0	$0
Total Home Loans	**$0**	**$0**
Personal Loans		
Personal Loans	$0	$0
Credit Cards	$0	$0
Total Personal Loans	**$0**	**$0**

Wealth Tracker- Actuals

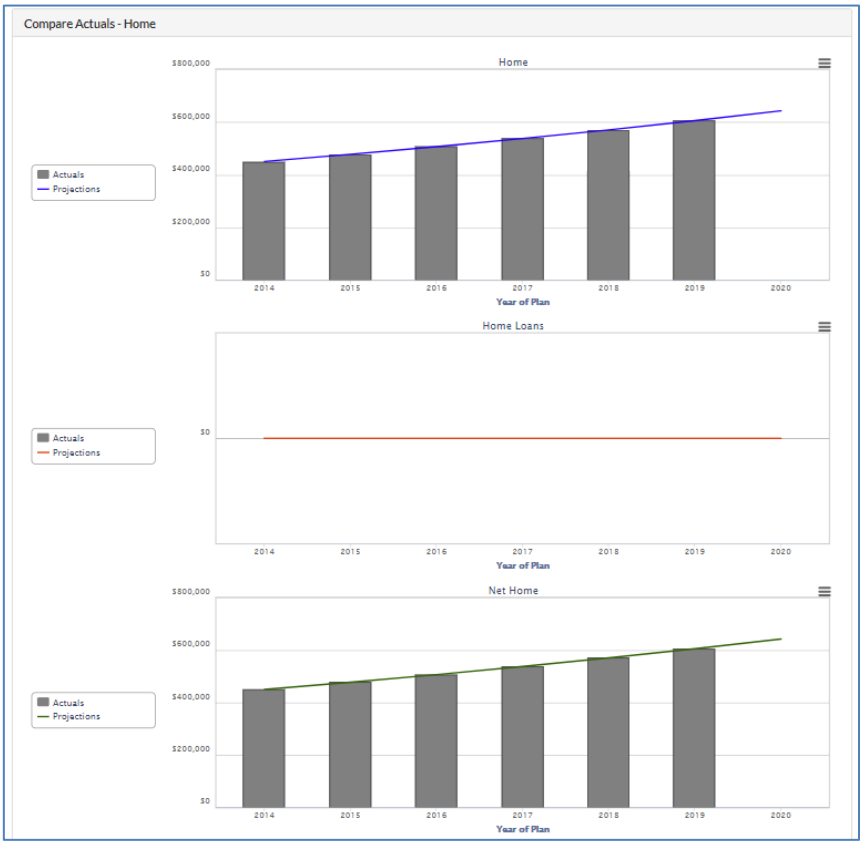
The following data was entered for **Actuals**. Note that no adjustment was made for the negative returns in 2018. The **Actuals** are based on a 3% increase above the Projected

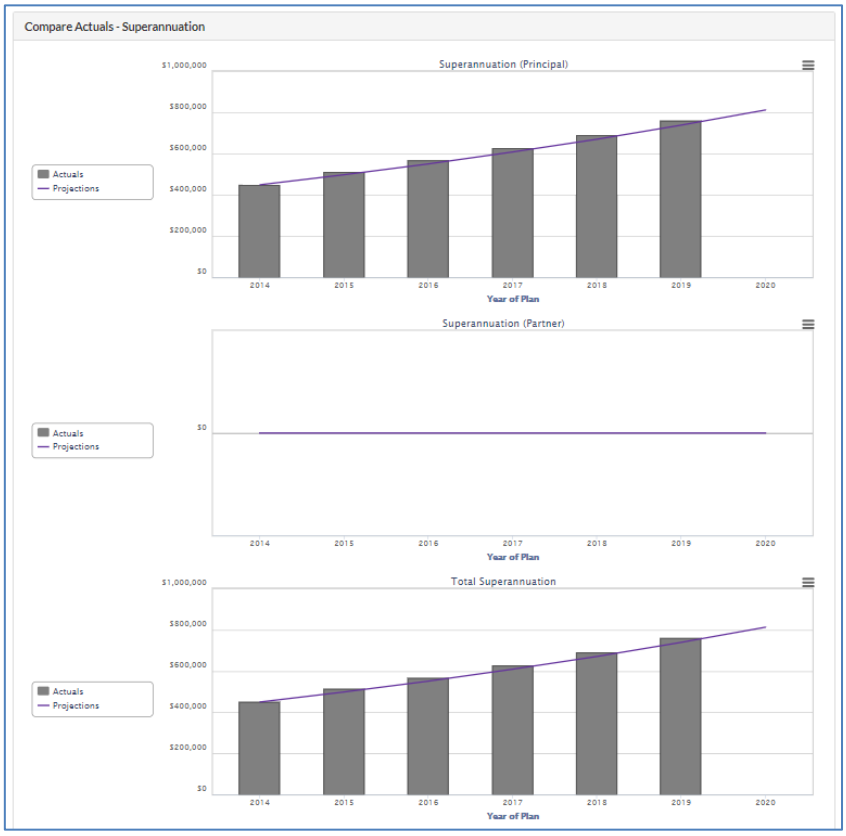
results for **Shares & Managed Funds** and **Superannuation**. This was adopted, just to demonstrate the power of the graphs.

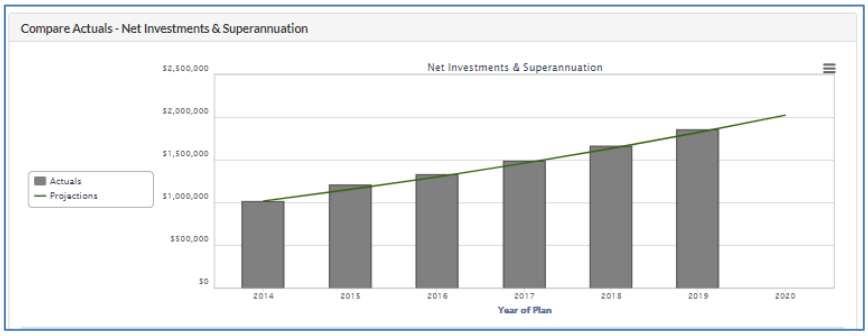
Wealth Tracker John Watson

+ Insert Year	2014	2015	2016	2017	2018	2019	+ Add Year
Cash Accounts	$70,000	$78,244	$86,215	$93,823	$100,973	$107,553	
Shares & Managed Funds	$50,000	$326,725	$332,877	$378,253	$429,631	$487,766	
Investment Properties	$500,000	$530,600	$563,073	$597,533	$634,102	$672,909	
Investments	**$620,000**	**$935,569**	**$982,165**	**$1,069,609**	**$1,164,706**	**$1,268,228**	
Overdraft	$0	$0	$0	$0	$0	$0	
Loans - Shares & Managed Funds	$0	$194,660	$188,001	$182,973	$176,583	$169,799	
Loans - Investment Properties	$50,000	$40,972	$31,483	$21,507	$11,022	$0	
Investment Loans	**$50,000**	**$235,632**	**$219,484**	**$204,480**	**$187,605**	**$169,799**	
Net Cash Accounts	$70,000	$78,244	$86,215	$93,823	$100,973	$107,553	
Net Shares & Managed Funds	$50,000	$132,065	$144,876	$195,280	$253,048	$317,967	
Net Investment Properties	$450,000	$489,628	$531,590	$576,026	$623,080	$672,909	
Net Investments	**$570,000**	**$699,937**	**$762,681**	**$865,129**	**$977,101**	**$1,098,429**	
Home	$450,000	$477,540	$506,765	$537,779	$570,692	$605,618	
Loans - Home	$0	$0	$0	$0	$0	$0	
Net Home	**$450,000**	**$477,540**	**$506,765**	**$537,779**	**$570,692**	**$605,618**	
Superannuation (Principal)	$450,000	$513,371	$567,681	$626,802	$691,132	$761,103	
Superannuation (Partner)	$0	$0	$0	$0	$0	$0	
Total Superannuation	**$450,000**	**$513,371**	**$567,681**	**$626,802**	**$691,132**	**$761,103**	
Net Investments & Superannuation	**$1,020,000**	**$1,213,308**	**$1,330,362**	**$1,491,931**	**$1,668,233**	**$1,859,532**	
Managed Investments & Superannuation	**$500,000**	**$840,096**	**$900,558**	**$1,005,055**	**$1,120,763**	**$1,248,869**	
Net Worth	**$1,470,000**	**$1,690,848**	**$1,837,127**	**$2,029,710**	**$2,238,925**	**$2,465,150**	

Wealth Tracker SmartPanels


Compare Actuals - Home
Home
$800,000
$600,000
$400,000
$200,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
Home Loans
Net Home


Compare Actuals - Superannuation
Superannuation (Principal)
$1,000,000
$800,000
$600,000
$400,000
$200,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan
Superannuation (Partner)
Total Superannuation


Compare Actuals - Net Investments & Superannuation
Net Investments & Superannuation
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
Actuals
Projections
2014
2015
2016
2017
2018
2019
2020
Year of Plan

Contact

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Author of Map Your Finances

Founding Director of Plencore Wealth Ltd

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Mobile: 0411 086 532

As the designer of Financial Mappers, Glenis is the most suitable person to answer all your questions about Financial Mappers.

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